Thirtieth Annual Edition
June, 1917

LIFE INSURANCE MANUAL

Application Agreements and Complete Policy Forms of Seventy-Two Life Insurance Companies

Premium Rates (Participating and Nonparticipating), Letters Re Reserve Bases, Cash Values, Extended Periods, Loans and Paid-up Values. Reserve Tables, Preceded with Net Premiums by the American 3%, 3½% and 4%, on Ordinary Life; 10, 15 and 20-Premiums Life; 10, 15 and 20-Year Endowment; and on 20-Premiums (First-Year Term and 19 Premiums) Life and 20-Premiums (First-Year Term and 19 Premiums) Endowment Policies, American 3% and 3½%; Modified Preliminary Term and Select and Ultimate Reserve Values on Life Policies Paid-up in 20 Years on the American 3% and 3½%; and also on 1, 5, 10, 15 and 20-Year Term Policies, American 3% and 3½%; Compound Interest Tables, Etc., Etc.

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Companies.	Am. 3 per cent.	Am. 3½ per cent	Am. 4 per cent.	Am. 4½ per cent.	Actuaries 4 per cent.	Commenced Business
* Aetna Life	Jan. 1, 1901	1850 - 1901				Jan. 1850
American Cent.		Jan. 1, 1908			1899–1908	Apr. 1899
Atlantic Life		Jan. 1, 1902			1900–1902	May 1900
Bankers, Iowa		Oct. 31, 1911				Sept. 1879
Bankers, Neb.				87–02	Jan. 1, 1902	May 1887
Bankers Reserve		Jan. 1, 1908			Mar., 1897	Mar. 1897
Beneficial Life		June, 1905				June 1905
Berkshire	Jan. 1, 1908	1901-1908			1851–1901	Sept. 1851
Canada Life						Aug. 1847
Capitol Life		Aug. 1, 1905				Aug. 1905
Central Life		Jan. 1, 1908			1896–1908	Feb. 1896
Central States		Jan. 2, 1911				Jan. 1911
Columbian Natl.		Sept. 1902				Sept. 1902
Conn. General		Jan. 1, 1901			1865–1901	Oct. 1865
Conn. Mutual	April 1, 1882				1846–1882	Dec. 1846
Continental Life		Feb. 1904				Feb. 1904
* Equitable, N. Y.	Jan. 1, 1896				1859–1900	July 1859
Equitable, Iowa		Oct. 21, 1907			Feb., 67-Oct. 07	Feb. 1867
Federal Life		July 1, 1902			1900–1902	May 1900
Fidelity Mutual		Jan. 1, 1901			1879–1901	Jan. 1879
* Franklin Life		July 1, 1907			1884–July, 1907	July 1884
* Geo. Washington		May 1, 1906				May 1906
* Germania						July 1860
Home Life	Jan. 1, 1908	1901-1908			1860–1901	May 1860
Illinois Life		Jan. 1, 1908			1899–1908	Oct. 1899
Internat'l Life		Aug. 1909				Aug. 1909
* Jefferson Stan'd.		Aug. 1907				Aug. 1907
John Hancock		Jan. 1, 1901			1862–1901	Dec. 1862
Kansas City		Jan. 1, 1910			1895–1910	June 1895
Lincoln Natl.		Sept. 28, 1905				Sept. 1905
Manhattan	Jan. 1, 1901				1850–1901	Aug. 1850
Maryland Life						July 1865
Mass. Mutual	Oct. 1, 1907	Jan. 01-Oct. 07			1851–1901	Aug. 1851
Metropolitan		Jan. 1, 1901			1867–1901	Jan. 1867
Michigan Mutual		Jan. 1, 1903	67–03			Nov. 1867
Minn. Mutual		Jan. 1, 1908				1880
* Missouri State	Jan. 1, 1906				1892–1906	Dec. 1892
Mutual Benefit	Jan. 1, 1900	1845–1900				Apr. 1845
Mutual Life	Jan. 1, 1907	1843-1907				Feb. 1843
National U. S. A.		Jan. 1, 1903			1868–1903	Aug. 1868
National, Vt.	Jan. 1, 1901				1850–1901	Feb. 1850
New Eng. Mut.	Jan. 1, 1908	1901-1908			1843–1901	Dec. 1843
* New York Life	Jan. 1, 1898				1845-1895	Apr. 1845
N. American, Ill.		Feb. 4, 1907				Feb. 1907
Northwest'n Mut	Feb. 1, 1899				1858–1899	Nov. 1858
Northwest'n Nat.		July 1, 1906			1901–1906	Sept. 1885
Occidental Life		Aug. 1906				Aug. 1906
Ohio State Life		July 25, 1906				July 1906
* Pacific Mutual	Jan. 1, 1908	1901-1908			1868–1901	Jan. 1868
Penn Mutual	May 1, 1847					May 1847
Peoria Life		Feb. 17, 1908				Feb. 1908
Philadelphia Life		Oct. 1905				Oct. 1905
Phœnix Mutual	Jan. 1, 1901				1851–1901	May 1851
Presbyterian	Jan. 1, 1903	1901-1903			1759–1901	Jan. 1759
Provident L.&T.		Jan. 1, 1903				June 1865
Prudential	Jan. 01-Aug. 07	Aug. 1, 1907			1876–1901	Jan. 1876
Reliance Life	May 03-July 09	July 1, 1909				May 1903
Reserve L'n Life		Jan. 1, 1905			1897-1905	Mar. 1897
Royal Union		Oct. 1, 1907			Mar. 86-Oct. 07	Mar. 1886
Scandia Life		May 1, 1905				May 1905
Security Mutual	Jan. 1, 1902	1901-1902			1887–1901	Jan. 1887
South'n States L.		May, 1906				May 1906

* See official letters on other pages for additional information on reserve basis of the several companies; also the reserve basis of Canadian Companies.

Companies	Am. 3 per cent	Am. 3½ per cent	Am. 4 per cent	Am. 4½ per cent	Actuaries 4 per cent	Commenced Business
*State Life	Jan. 1, 1901				1894-1901	Sept. 1894
State Mutual	Jan. 1, 1908	1901-1908			1845-1901	June 1845
Sun Life						May 1871
*Travelers		Jan. 1, 1901			1866-1900	July 1866
Union Central		Jan. 1, 1901			1867-1901	Mar. 1867
Union Mutual	Jan. 1, 1901				1849-1901	Oct. 1849
United States		Jan. 1, 1901			1850-1901	Mar. 1850
Volunteer State		April 1, 1912			Nov.'08 Apr.'12	Nov. 1908
West Coast-San F		April 2, 1906				April 1906
Western States		June, 1910				June 1910

KEY TO READY REFERENCE

The **Life Insurance Manual** is a book of comparisons. When comparing policies of different companies, it is better to have no other subject matter intervening. This is also the case when comparing premium rates, cash values, extended insurance, loans, paid-up values, etc.

The arrangement of this book is: First, policy forms alphabetically arranged as to companies (pages 4-630); second, premium rates (pages 631-855); third, Letters Re Reserve Bases (pages 856-874), after which the alphabetical arrangement is:

To save space, we group, wherever possible, rates or guaranteed values for companies using similar data—to illustrate see pages 688-689; 854-855, etc.

We suggest that frequent use be made of the very complete index in latter part of book.

20 PREMIUMS LIFE (ENDOWMENT AT 85) PARTICIPATING POLICY, WITH DISABILITY AND DOUBLE INDEMNITY BENEFITS.

No. 99999. AGE 35.
AMOUNT, $10,000. PREMIUM, $388.30

THE ÆTNA LIFE INSURANCE COMPANY OF HARTFORD, CONNECTICUT.

Hereby Agrees to Pay for the surrender of this policy at its Home Office the sum of *Ten Thousand* Dollars (herein called the sum insured) upon receipt of due proof of the death of *Richard Roe* of *Windsor*, County of *Tolland*, State of *Connecticut* (herein called the insured).

This policy is issued and accepted subject to all the conditions, benefits and privileges described on the subsequent pages hereof, and which are hereby made a part of this contract.

In Witness Whereof, the said Ætna Life Insurance Company has by its President and Secretary (or Assistant Secretary) signed this contract in the City of Hartford and State of Connecticut this *first* day of *June*, 1917.

C. E. GILBERT, *Secretary.* M. G. BULKELEY, *President.*

1 Consideration — THE FOREGOING AGREEMENT is made in consideration of the application for this policy, which application is hereby made a part of this contract and a copy of which is attached hereto and in further consideration of the *annual* premium of *Three Hundred Eighty-eight* and *30*-100ths Dollars to be paid to the Company in advance at its Home Office or to its agent at or before five o'clock P. M. of the *first* day of *June*, in each and every year until *twenty* full years' premiums have been paid or until the prior death of the insured.

2 Premiums When Payable

3 Death Beneficiary — The amount becoming due from the Company by reason of the death of the insured shall be payable to the death beneficiary as follows: *The insured's* executors, administrators or assigns, less any unpaid premium for the current policy year; and the amount due from the Company by reason of the maturity of the endowment, or the cash value or the loan value, or the dividends if paid during the lifetime of the insured, shall be payable to the party herein called the life beneficiary as follows: *the insured* and all such payments shall be subject to the rights herein granted for varying the provisions of this policy and to any indebtedness to the Company on account of this policy including all loans made by the Company as herein provided.

4 Life Beneficiary

5. CHANGE OF BENEFICIARY.—The beneficiary above designated may be changed before this policy matures as an endowment, provided the policy is not then assigned by the life beneficiary and is then returned to said Company with a request for such change duly signed by the life beneficiary alone, and such change shall take effect on endorsement of the same hereon by the Company.

6. PREMIUMS MAY BE PAID ANNUALLY, SEMI-ANNUALLY OR QUARTERLY.—The Company will accept the premium payable for annual, semi-annual or quarterly periods, according to its published rate for such at the time this policy is issued, provided that before any change is made from the method of payment herein stipulated the policy shall be forwarded to the Home Office of the Company for proper endorsement.

7. CONDITIONS REGARDING PAYMENT OF PREMIUMS.—This policy shall not take effect until the first premium hereon shall have been

actually paid during the good health of the insured, a receipt for which payment shall be the delivery of the policy. If any subsequent premium be not paid when due then this policy shall cease, subject to the values and privileges hereinafter described; except that a grace of thirty-one days, during which time the policy remains in full force, will be allowed for the payment of any premium after the first, provided that with the payment of such premium interest at the rate of six per cent per annum is also paid thereon for the days of grace taken; but for any reckoning herein named the time when a premium becomes due shall be the day herein stipulated therefor without grace.

No renewal premium shall be considered paid, unless a receipt shall be given therefor bearing the original or lithographed signature of the Secretary or Assistant Secretary of this Company and countersigned by the agent.

8. INCONTESTABLE AFTER ONE YEAR.—This policy and the application herefor constitute the entire contract between the parties hereto and it shall be incontestable after one year from its date of issue except for non-payment of premium; but if the age of the insured has been misstated the amount payable hereunder shall be such an amount as the premium paid would have purchased at this Company's published rate now in use for the correct age.

9. STATEMENTS OF INSURED NOT WARRANTIES.—All statements made by the insured shall in the absence of fraud be deemed representations and not warranties and no such statement shall avoid the policy or be used in defense to a claim under it unless it is contained in the written application herefor and a copy of such application is endorsed upon or attached to this policy when issued.

10. SUICIDE.—If the insured shall commit suicide within one year from the date hereof, while sane or insane, this policy shall be null and void.

11. DIVIDENDS.—Until this policy becomes a claim it shall be entitled to share in the divisible surplus of the participating business of the Company at the end of each policy year, and the amount of surplus accruing under it shall then be determined and accounted for, provided the insured is then living and there has been no default in the payment of premium.

12. APPLICATION OF DIVIDENDS.—Such dividends shall be payable at the option of the life beneficiary by one of the following methods, provided that if no election is made the dividends will be paid in cash.

First Method: In reduction of the premium on this policy if the remainder of such premium is paid as herein required.

Second Method: In cash.

Third Method: In paid-up additions to the sum insured for an amount in each case bearing the same proportion to the amount of the dividend that the paid-up policy at that time shown in Table A bears to the corresponding cash value.

Fourth Method: In being left with the Company to accumulate at a rate of interest not less than three per cent per annum. The dividends so accumulated, or any portion thereof, will be paid to the life beneficiary when desired during the lifetime of the insured, or, after the death of the insured, will be paid to the payee of the policy in addition to the sum insured; but no premium shall be construed as paid either wholly or in part by reason of dividends remaining with the Company.

13. DIVIDENDS MAY REDUCE THE NUMBER OF PREMIUMS OR HASTEN THE MATURITY OF THE POLICY.—When the total cash value of this policy, consisting of said accumulated dividends, the cash value of dividend additions, if any, and the cash value shown by Table A, less indebtedness, if any, secured hereby, equals the net single premium for a policy of the same amount and kind as the sum insured, issued on the same life and due at the same time, a paid-up participating policy will be issued for the sum insured if this policy is then duly surrendered to the Company for that purpose. Said single premium will be the same proportion of the sum insured that the tabular cash value at that time bears to the corresponding

paid-up policy shown by Table A. Or when such total value equals the sum insured the said sum insured shall then be due and payable.

14. LOANS.—After two full years' premiums have been paid hereon, before default in the payment of premium, and before the policy becomes a claim, the Company will loan upon the sole security of this policy at six per cent interest payable annually in advance the whole, or, at the option of the borrower, any part of the cash value shown by Table A at the end of the current policy year and the cash value of dividend additions, if any, less all indebtedness to the Company hereon and less also any unpaid portion of the premium and interest on the loan for the remainder of the current policy year. For the purpose of such loan the policy shall be returned to the Company together with a proper assignment of the same and said assignment may be executed by the life beneficiary alone provided the interest of such beneficiary is not then assigned.

15. AUTOMATIC PREMIUM LOAN.—If a request for the automatic premium loan privilege has been signed by the life beneficiary and assignee, if any, and is received at the Company's Home Office together with this policy before default in the payment of premium, such privilege will be endorsed hereon by the Company, and thereafter, until a written revocation of said request signed by the life beneficiary and assignee, if any, has been endorsed hereon by the Company, the amount of any premium not paid in cash when due or within the days of grace less any dividend applicable thereon, will, without further action by the owners, be loaned by the Company in payment of such premium and charged as an indebtedness secured by this policy, subject to interest at the rate of six per cent per annum as above described for loans, provided that the net loan value as above described is sufficient to pay the premium and interest then due.

16. WHEN INSURANCE WILL TERMINATE FOR NON-PAYMENT OF INTEREST.—Interest on any indebtedness hereon not paid when due shall be added to the principal and reckoned as a part thereof. Failure to pay any loan or interest due thereon will avoid this policy when the total indebtedness hereon to the Company shall equal or exceed the loan value at the time of such failure, but not before that time, nor until one month after notice of the same has been mailed by the Company to the last known address of the person to whom the loan was made, and of the insured, and assignee, if any.

17. NON-FORFEITING VALUES, EXTENDED INSURANCE.—After two full years' premiums have been paid hereon and any subsequent premium becomes due and is unpaid the entire reserve then existing under this policy, including that of dividend additions, if any, less not more than two and one-half per cent of the sum insured and dividend additions and less also any indebtedness hereon to the Company, will, without action by the owner, be applied as a net single premium at the then age of the insured to extend as non-participating term insurance without the right to loans the sum insured by this policy and dividend additions, if any, less any indebtedness to the Company secured hereby. The reserve and single premium named herein shall be computed according to the American Experience Table of Mortality and three per cent interest. If said net single premium is more than sufficient to purchase such term insurance to the end of the endowment term of this policy the excess thereof will be applied in like manner to the purchase of a non-participating pure endowment payable at the end of such endowment term if the insured is then living; or

PAID-UP POLICY.—If requested by the life beneficiary and assignee, if any, and if this policy is surrendered to the Company within two months after the first unpaid premium becomes due the said net single premium will be applied to the purchase of a paid-up non-participating stock policy payable at the end of the endowment term of this policy if the insured is then living, or at the prior death of the insured; or

CASH VALUE.—Under the conditions applicable to the issue of the paid-up policy above described, or after all premiums required hereon have been paid, the Company will pay for the surrender

hereof a cash value at least equal to the sum which would otherwise be applicable to the purchase of the extended term or paid-up insurance above provided.

The extended term insurance or the paid-up policy above provided will be entitled to a cash surrender value of the entire reserve existing thereon at the time of surrender according to said table of mortality and rate of interest, and the paid-up policy will be entitled to a loan equal to its cash value upon the conditions herein prescribed for a loan under this policy.

TABLE A.

This table shows the non-forfeiting values above described for $1000 of insurance at the end of completed policy years when there is no indebtedness to the Company secured by this policy and no existing dividend additions. The paid-up policy, the cash value, and the pure endowment, if any, for insurance of a greater or less amount than $1000 will be proportionate. Each full quarter of a year that has elapsed after the end of any policy year and for which quarter year the premium due has been paid will increase the cash value and the paid-up policy one-fourth of the increase for the full year. The term of the extended insurance will be reckoned from the time when the first unpaid premium becomes due, and will not vary with the amount of the insurance.

No deduction from these values will be made for a surrender charge.

At End of Year.	Extended Insurance.			Paid-up Policy.	Cash and Loan Value.	At End of Year.	Extended Insurance.			Paid-up Policy.	Cash and Loan Value.
	Years.	Days.	Pure Endt.				Years.	Days.	Pure Endt.		
2	3	139	.....	$68	$30	13	23	350	.....	650	349
3	6	74	.....	122	54	14	24	316	.....	702	384
4	9	13	.....	175	79	15	25	294	.....	754	420
5	11	261	.....	229	106	16	26	272	.....	806	456
6	14	46	.....	282	133	17	27	310	.....	852	494
7	16	79	.....	336	161	18	29	96	.....	901	532
8	18	2	.....	389	190	19	31	.....	$103	950	572
9	19	193	.....	442	219	20	Full Paid.				613
10	20	308	.....	494	250	25					671
11	21	362	.....	546	282	30					728
12	23	6	.....	599	315						

Values provided for in the policy and not shown in this table will be computed upon the same basis as those given.

This policy will mature and be payable in full as an Endowment at the end of the policy year falling nearest to age 85 of the insured if then living.

The entire loan value for the end of any policy year will be available during the same year if the premium for that year has been paid.

EFFECT OF DIVIDEND ADDITIONS AND INDEBTEDNESS ON NON-FORFEITING VALUES SHOWN BY TABLE A.—The cash value of dividend additions, if any, will be paid in addition to the cash value shown by Table A. The cash value shown by Table A will be decreased by the amount of any indebtedness. The paid-up policy shown by Table A will be increased by the amount of the dividend additions, and decreased in the same proportion that any indebtedness bears to the cash value hereof.

The cash value of dividend additions, if any, will be the same proportion of such additions that the cash value shown in Table A at that time bears to the corresponding paid-up policy.

18. CASH VALUE IN EVENT OF PERMANENT TOTAL DISABILITY.—Twelve months after proof is received at the Home Office of the Company that from causes originating after the delivery of this policy, the insured has become wholly, continuously and permanent-

be disabled and will for life be unable to perform any work or conduct any business for compensation or profit, then in lieu of all other values, benefits or privileges herein provided, without further payment of premium, all premiums previously due having been paid, the Company will pay in full settlement of this policy upon request duly executed by the life beneficiary and assignee, if any, one-twentieth of the sum insured and dividend additions, if any, and will pay the same amount annually thereafter until twenty such payments in all have been made; or will pay the amount of annuity shown by the following table of annuities for the age of the insured at the last birthday preceding the receipt of such proof, and the same amount annually thereafter during a fixed period of nine years (making ten annuity payments certain) and for as many full years longer as the insured shall live, provided that at every such annuity payment after the tenth satisfactory proof is furnished that the insured is then living. Any indebtedness to the Company on account of this policy will reduce the amount of either of said annual payments in the same proportion that said indebtedness bears to three-fourths of the sum insured and dividend additions, if any.

TABLE OF ANNUITIES FOR EACH ONE THOUSAND DOLLARS IN THE SUM INSURED AND DIVIDEND ADDITIONS.

Age	Annuity	Age	Annuity	Age	Annuity	Age	Annuity	Age	Annuity	Age	Annuity	Age	Annuity
16	$34	26	$36	36	$41	46	$47	56	$57	66	$70	76	$81
17	34	27	37	37	41	47	48	57	58	67	72	77	82
18	34	28	37	38	42	48	49	58	59	68	73	78	82
19	34	29	37	39	42	49	50	59	61	69	74	79	83
20	35	30	38	40	43	50	51	60	63	70	76	80	83
21	35	31	38	41	43	51	52	61	64	71	77	81	83
22	35	32	39	42	44	52	53	62	65	72	78	82	84
23	35	33	39	43	44	53	54	63	66	73	79	83	84
24	36	34	40	44	45	54	55	64	67	74	80	84	85
25	36	35	40	45	46	55	56	65	69	75	81	85	85

The Company will extend the privileges and benefits for permanent total disability above described to cover the irrecoverable loss of the entire sight of both eyes, or the total and permanent loss by removal or disease of the use of both hands or of both feet or of such loss of one hand and one foot all from causes originating after the delivery of this policy and before default in the payment of premium.

Any benefit for disability within the meaning of this policy is conditioned upon the Company being permitted to examine the insured when desired within one year after the receipt of the proof, and such benefit will not be included in the paid-up policy herein provided to be issued on default in payment of premium.

19. REINSTATEMENT.—Within five years after default in any premium payment, if this policy has not been surrendered, it may be reinstated upon evidence of insurability satisfactory to the Company and by payment of arrears of premiums with interest at the rate of six per cent per annum and by payment or reinstatement of whatever indebtedness to the Company existed hereon at the date of default with interest from that date.

20. MODES OF PAYING THE INSURANCE.—If the policy is not assigned by the life beneficiary the life beneficiary may elect, or the payee after the death of the insured without such election may elect, by written notice filed at the Home Office of the Company, before any payment on the sum insured has been made, to have the net sum payable by the Company under this policy either as a death

claim, matured endowment or as a cash surrender value paid by one of the following modes in lieu of payment in one sum, provided the one sum to which every such payee would otherwise be entitled amounts to Five Hundred Dollars or more. Any mode of payment involving life instalments shall apply only to personal payees, the right of any payee contingent upon the death of a previous payee after the death of the insured shall be only such of the instalments certain as remain unpaid at the death of the last previous payee, and any election shall take effect only upon an endorsement of the same hereon by the Company. The first instalment or annuity by either of these modes will be paid when the one sum becomes payable as hereinbefore provided, and the remaining instalments will be payable annually thereafter on the anniversary of the payment of the first instalment.

Under the third and fourth modes the attained age of any payee will be reckoned, under a death claim, as that of the last birthday of such payee preceding the death of the insured; or in case of a matured endowment, or cash surrender value, as that of the last birthday preceding the time when the sum insured or the value first became payable by the Company, and satisfactory evidence of the date of birth of the payee, or payees, must be furnished before the instalment payments commence.

21. SUM MAY REMAIN WITH COMPANY AT INTEREST.—First. The payment annually in advance of three per cent interest on the net sum payable, and the payment of the said sum at the death of the payee, less the unearned part of said interest, if any; and unless otherwise elected the payee may at the end of any interest year require the payment of the principal sum or any portion thereof.

22. INSTALMENTS FOR LIMITED PERIOD.—Second. The payment of equal annual instalments for a limited number of years. The amount of instalment for each one thousand dollars in the net sum payable is shown in Table B.

23. INSTALMENTS DURING LIFE.—Third. The payment of equal annual instalments for a fixed period of twenty-five years and for as many full years longer as the payee shall live. The amount of instalment for each one thousand dollars in the net sum payable is shown in Table C opposite the attained age of the payee.

24. LIFE ANNUITY.—Fourth. The payment of equal annual instalments for as many full years as the payee shall live and no longer. The amount of instalment for each one thousand dollars in the net sum payable is shown in Table D opposite the attained age of the payee. (Table on next page).

25. INSTALMENTS INCREASED BY DIVIDENDS.—Under the above modes of paying the insurance all annual payments required by the first and second modes and the first twenty-five instalments stipulated in the third mode will be increased by such dividends as may thereafter be declared by the Company.

26. HOW PAYABLE AFTER DEATH OF PAYEE.—Unless otherwise provided, any sum payable by the Company after the death of a payee under the first, second and third modes shall be payable to the executors, administrators or assigns of the payee.

27. SUPPLEMENTARY CONTRACT.—When this policy becomes a claim, if an election has been made requiring payment by annual instalments, the policy shall, if required by the Company, be surrendered and a supplementary contract issued for the mode of payment elected.

28. COMMUTATION OF INSTALMENTS.—Unless otherwise elected the payee or payees under the second and third modes, may at any time surrender the contract for the commuted value of the instalment payments yet to be made, computed upon the same basis as the computations in the second mode, provided that no such commutation will be made under the third mode except after the death of the payee or payees occurring within the aforesaid twenty-five years.

29. ASSIGNMENTS.—No assignment of this policy shall be binding upon the Company until the original or a duplicate thereof is

filed at its Home Office. The Company does not assume any responsibility for the validity of an assignment.

Tables B, C and D show the amount of each annual instalment for $1000 in the net sum payable. Instalments for a greater or less amount will be proportionate.

TABLE B

Number of Annual Instalments	5	10	15	20	25	30	40
Amount of Each Instalment	$213 90	$116 14	$83 85	$68 03	$58 65	$52 57	$45 21

TABLE C.

Age attained by Payee.	Amount of Each Instalment.	Age attained by Payee.	Amount of Each Instalment.
0	$39 00	38	$48 10
1	39 07	39	48 52
2	39 15	40	48 95
3	39 23	41	49 40
4	39 35	42	49 84
5	39 49	43	50 30
6	39 65	44	50 76
7	39 81	45	51 22
8	39 97	46	51 69
9	40 14	47	52 16
10	40 33	48	52 62
11	40 51	49	53 08
12	40 68	50	53 53
13	40 85	51	53 98
14	41 03	52	54 42
15	41 22	53	54 84
16	41 41	54	55 25
17	41 62	55	55 63
18	41 83	56	56 00
19	42 05	57	56 35
20	42 28	58	56 67
21	42 51	59	56 96
22	42 76	60	57 23
23	43 01	61	57 47
24	43 28	62	57 69
25	43 55	63	57 87
26	43 84	64	58 03
27	44 13	65	58 16
28	44 44	66	58 27
29	44 76	67	58 36
30	45 08	68	58 44
31	45 42	69	58 49
32	45 77	70	58 53
33	46 13	71	58 56
34	46 50	72	58 58
35	46 89	73	58 60
36	47 28	74	58 62
37	47 68	75 and over	58 65

TABLE D.

Age attained by Payee.	Amount of Each Instalment.	Age attained by Payee.	Amount of Each Instalment.
0	$40 00	43	$54 11
1	40 00	44	54 88
2	40 00	45	55 74
3	40 00	46	56 63
4	40 10	47	57 57
5	40 23	48	58 58
6	40 37	49	59 67
7	40 55	50	60 83
8	40 73	51	62 07
9	40 93	52	63 37
10	41 15	53	64 77
11	41 37	54	66 27
12	41 60	55	67 84
13	41 84	56	69 54
14	42 09	57	71 38
15	42 35	58	73 31
16	42 63	59	75 36
17	42 90	60	77 58
18	43 16	61	79 94
19	43 42	62	82 44
20	43 67	63	85 11
21	43 96	64	87 95
22	44 25	65	90 91
23	44 54	66	94 07
24	44 86	67	97 28
25	45 19	68	100 70
26	45 54	69	104 17
27	45 89	70	107 76
28	46 27	71	111 48
29	46 66	72	115 21
30	47 06	73	119 05
31	47 48	74	122 85
32	47 92	75	126 59
33	48 36	76	130 21
34	48 80	77	133 87
35	49 29	78	137 36
36	49 78	79	140 85
37	50 28	80	144 51
38	50 84	81	148 37
39	51 41	82	152 44
40	52 03	83	156 74
41	52 69	84	161 29
42	53 38	85 & over	166 11

30. ALL AGREEMENTS MUST BE SIGNED BY AN EXECUTIVE OFFICER.—All agreements made by the Company are signed by its President, Vice-President, Secretary, Assistant Secretary, Treasurer or Assistant Treasurer. No other person can alter or waive any of the conditions of this policy or make any agreement which shall be binding upon the Company.

DOUBLE INDEMNITY PROVISION.—If the death of the insured, before a disability claim has been paid, results directly and independently of all other means from bodily injuries effected solely through external, violent and accidental causes within ninety days from the occurrence of such accident, of which there is a visible contusion or wound on the exterior of the body, except in case of drowning, or of internal injuries revealed by an autopsy, then the Company will pay a sum equal to the sum mentioned in this policy as the sum insured in addition thereto, provided such death does not result from suicide, while sane or insane, nor from military or naval service in time of war, nor from an aeronautic or submarine expedition, nor directly or indirectly from disease in any form.

The consideration for the double indemnity provision above described is an additional premium of *Fifteen* and *00*/100ths Dollars which consideration is included in the premium named in this policy. This double indemnity provision shall not apply to the paid-up policy or the extended insurance provided in this policy, and the words "sum insured" or "insurance" appearing in this policy shall be regarded as the amount described on the first page hereof, and the unpaid premium for the policy year, if any, to be deducted from the loan value shall be the premium for the sum insured only.

Upon the first anniversary of this policy after the insured has attained the age of seventy years this double indemnity provision will absolutely cease and the consideration therefor above described will be deducted from the premium then and thereafter payable. Any premium paid to the Company for such indemnity for any period not covered by this policy will be returned upon request.

This provision is a part of Policy No. 99999 issued by the Ætna Life Insurance Company, on the life of *Richard Roe.*

Hartford, Conn., this *First* day of *June*, 19*17*.

ÆTNA LIFE INSURANCE COMPANY.

C. E. GILBERT,
Secretary.

THIS COPY OF THE APPLICATION.

should be carefully examined and if any error or omission is found the policy should be returned immediately to the Home Office of the Company for correction.

APPLICATION

I hereby apply to the Aetna Life Insurance Company for a contract of insurance upon my life, and I do hereby declare that I am in sound health and have no disease or ailment not fully set forth herein; that the statements and answers herein made and signed by me are complete and true, and I agree that they shall form a part of the contract or policy issued by said Company upon my life. I further agree that no statement or declaration made to any agent, examiner, or any other person, and not contained in this application, shall be taken or considered as having been made to, or brought to the notice or knowledge of, said Company, or as charging it with any liability by reason thereof. I also acknowledge that all policies and agreements made by said Aetna Life Insurance Company are signed by one or more of its executive officers, and that no agent or other person not an executive officer can grant insurance or waive any condition of its policies, or make any agreement which shall be binding upon said Company.

ANY LANGUAGE IN THIS POLICY TO THE CONTRARY NOTWITHSTANDING.—If the insured shall within two years from the date hereof engage in any aeronautic or submarine service or expedition, or shall in any time of war within two years from the date hereof engage in any naval service, or in any military service outside of the continental limits of the United States of America, the provisions herein for Permanent Total Disability and for Double Indemnity in event of death shall immediately cease and be void, but all other provisions of this policy shall remain in force, provided that prior to any such engagement, or within ten days thereafter notice shall be given to the Company by or on behalf of the insured, and an extra premium of five per cent. of the sum insured under this policy shall be paid to the Company or its authorized agent, and annually thereafter during its continuance, subject to the thirty-one days of grace applicable to regular renewal premiums; otherwise, such service will render this policy—including not only the original insurance, but also the provision for extended insurance and paid-up policy—null and void, except for the legal reserve then existing. If for any engagement or service described in this section the Disability or Double Indemnity feature has ceased or become void, the Company will restore the same after such engagement and service is discontinued upon being furnished with satisfactory evidence of the good health and insurable condition of the insured, provided the policy is otherwise in full force.

If the insured does not continue in such service, said extra premium will not be required after the expiration of the year for which it has been paid, and if this policy shall lapse by reason of the non-payment of the regular premium no risk shall thereafter be covered by such extra premium, and the unearned portion thereof will be returned on demand.

This provision is a part of Policy No. *99999*, issued by the AETNA LIFE INSURANCE COMPANY on the life of *Richard Roe*.

Hartford, Conn., this *1st* day of *June*, 19*17*.

AETNA LIFE INSURANCE COMPANY,
C. E. GILBERT,
Secretary.

COMMERCIAL ORDINARY LIFE NONPARTICIPATING POLICY WITH DISABILITY AND DOUBLE INDEMNITY BENEFITS.

No. 99999. AGE 35 YEARS.
AMOUNT, $10,000. PREMIUM, $227.70.

THE ÆTNA LIFE INSURANCE COMPANY

OF HARTFORD, CONNECTICUT.

Hereby Agrees to Pay for the surrender of this policy at its Home Office the sum of *Ten Thousand* Dollars (herein called the sum insured) upon receipt of due proof of the death of *John Doe* of *Windsor*, County of *Tolland*, State of *Connecticut* (herein called the insured).

This policy is issued and accepted subject to all the conditions, benefits and privileges described on the subsequent pages hereof, and which are hereby made a part of this contract.

In Witness Whereof, the said Ætna Life Insurance Company has by its President and Secretary (or Assistant Secretary) signed this contract in the City of Hartford and State of Connecticut this *Twenty-fourth* day of *March*, 1917.

C. E. GILBERT, *Secretary.* M. G. BULKELEY, *President.*

The following provisions or clauses in this form are the same as in the preceding policy: "Premiums may be paid annually, semi-annually or quarterly," "Conditions regarding payment of premiums," "Incontestable after one year," "Statements of insured not warranties," "Suicide," "When insurance will terminate for non-payment of interest," "Cash value in event of Permanent Total Disability," "Table of Annuities," "Reinstatement," "Modes of paying the insurance," "Sum may remain with Company at (rate 3½ per cent.) interest," "Instalments for limited period," "Instalments during life," "Life Annuity," "How payable after death of payee," "Supplementary contract," "Commutation of instalments," "Assignments," "All agreements must be signed by an executive officer," "Double Indemnity Provision" and "War Clause."

1 **Consideration** THE FOREGOING AGREEMENT is made in consideration of the application for this policy, which application is hereby made a part of this contract and a copy of which is attached hereto and in further consideration of the *annual* premium of *Two Hundred Twenty-seven* and *70*-100ths Dollars to be paid to the Company

2 **Premiums When Payable** in advance at its Home Office or to its agent at or before five o'clock P. M. of the *twenty-fourth* day of *March* in each and every year during the life of the insured.

3 **Death Beneficiary** The said sum insured shall be payable to the death beneficiary as follows: *The insured's* executors, administrators or assigns, less any unpaid premium for the current policy year; the cash value or

4 Life Beneficiary

the loan value hereinafter described shall be payable to *the insured* (herein called the life beneficiary), and all such payments shall be subject to the rights herein granted for varying the provisions of this policy and to any indebtedness to the Company on account of this policy, including all loans made by the Company as herein provided.

5. CHANGE OF BENEFICIARY.—The beneficiary above designated may be changed at any time, provided the policy is not then assigned by the life beneficiary and is then returned to said Company with a request for such change duly signed by the life beneficiary alone, and such change shall take effect on endorsement of the same hereon by the Company.

6. LOANS.—After three full years' premiums have been paid hereon, before default in the payment of premium, and before the policy becomes a claim, the Company will loan upon the sole security of this policy at six per cent. interest payable annually in advance the whole, or, at the option of the borrower, any part of the cash value shown by Table A at the end of the current policy year, less all indebtedness to the Company hereon and less also any unpaid portion of the premium and interest on the loan for the remainder of the current policy year. For the purpose of such loan the policy shall be returned to the Company together with a proper assignment of the same and said assignment may be executed by the life beneficiary alone provided the interest of such beneficiary is not then assigned.

7. AUTOMATIC PREMIUM LOAN.—If a request for the automatic premium loan privilege has been signed by the life beneficiary and assignee, if any, and is received at the Company's Home Office together with this policy before default in the payment of premium, such privilege will be endorsed hereon by the Company, and thereafter until a written revocation of said request signed by the life beneficiary and assignee, if any, has been endorsed hereon by the Company, the amount of any premium not paid in cash when due or within the days of grace will, without further action by the owners, be loaned by the Company in payment of such premium and charged as an indebtedness secured by this policy, subject to interest at the rate of six per cent. per annum as above described for loans, provided that the net loan value as above described is sufficient to pay the premium and interest then due.

Non Forfeiting Values

After three full years' premiums have been paid hereon and any subsequent premium becomes due and is unpaid the entire reserve then existing under this policy, less not more than two and one-half per cent. of the sum insured and less also any indebtedness hereon to the Company, will, without action by the owner, be applied as a net single premium at the then age of the insured, to extend as term insurance without the right to loans the sum insured by this policy, less any indebtedness to the Company secured hereby. The reserve and single premium named herein shall be computed according to the American Experience Table of Mortality and three and one-half per cent. interest; or

Extended Insurance

Paid-up Policy

If requested by the life beneficiary and assignee, if any, and if this policy is surrendered to the Company within two months after the first unpaid premium becomes due the said net single premium will be applied to the purchase of a paid-up policy payable at the death of the insured; or

Cash Value

Under the conditions applicable to the issue of the paid-up policy above described, the Company will pay for the surrender hereof a cash value at least equal to the sum which would otherwise be applicable to the purchase of the extended term or paid-up insurance above provided.

The extended term insurance or the paid-up policy above provided will be entitled to a cash surrender value of the entire reserve existing thereon at the time of surrender according to said table of mortality and rate of interest, and the paid-up policy will be entitled to a loan equal to its cash value upon the conditions herein prescribed for a loan under this policy.

TABLE A.

This table shows the non-forfeiting values above described for $1000 of insurance at the end of completed policy years when there is no indebtedness to the company secured by this policy. The paid-up policy and the cash value, for insurance of a greater or less amount than $1000 will be proportionate. Each full quarter of a year that has elapsed after the end of any policy year and for which quarter year the premium due has been paid will increase the cash value and the paid-up policy one-fourth of the increase for the full year. The term of the extended insurance will be reckoned from the time when the first unpaid premium becomes due, and will not vary with the amount of the insurance.

No deduction from these values will be made for a surrender charge.

COMMERCIAL LIFE NON-PARTICIPATING ISSUED at AGE 35

At End of Year	Extended Term Insurance		Paid-Up Policy	Cash or Loan Value	At End of Year	Extended Term Insurance		Paid-Up Policy	Cash or Loan Value
	Years	Days				Years	Days		
3	2	177	$ 56	$ 22	13	13	271	$361	$176
4	3	345	88	35	14	14	81	389	193
5	5	153	120	49	15	15	23	431	219
6	6	317	151	63	16	15	101	456	237
7	8	87	182	78	17	15	154	480	255
8	9	178	212	93	18	15	185	504	273
9	10	229	243	109	19	15	195	527	292
10	11	222	273	125	20	15	187	549	311
11	12	162	303	141	25	14	320	650	407
12	13	66	332	158	30	13	261	733	505

Values provided for in the policy and not shown in this table will be computed upon the same basis as those given.

The entire loan value for the end of any policy year will be available during the same year if the premium for that year has been paid.

EFFECT OF INDEBTEDNESS ON NON-FORFEITING VALUES SHOWN BY TABLE A.—The cash value shown by Table A will be decreased by the amount of any indebtedness, and the paid-up policy will be decreased in the same proportion that such indebtedness bears to the cash value hereof.

NON-PARTICIPATING.—This policy shall not be entitled to share in the surplus earnings of the Company.

20 PREMIUMS ENDOWMENT AT 85 POLICY, NON-PARTICIPATING, WITH DISABILITY BENEFIT RIDER.

No. 99,999. AGE 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $308.30.

AMERICAN CENTRAL LIFE INSURANCE COMPANY INDIANAPOLIS.

AGREES TO PAY *Ten Thousand* Dollars, the amount of insurance, for the consideration and under the conditions stated herein, to the Beneficiary, *Mary Alston, Wife,* of the Insured, *Abner Alston,* or the Insured, himself, if this policy be in force at end of policy year nearest age eighty-five.

The entire contract between the parties hereto shall be this policy and the application therefor, a copy of which is attached and made a part hereof.

The Insured is entitled without the consent of the Beneficiary, to receive every benefit, exercise every right, and enjoy every privilege conferred on the Insured by this policy.

STATE OF INDIANA—INSURANCE DEPARTMENT.

I hereby certify that the net cash value of this and all other policies issued by The American Central Life Insurance Company and in force, is secured by the deposit with this department of securities, as prescribed by and in compliance with, the Indiana Legal Reserve Compulsory Deposit Law.

OTTO L. KLAUSS,
Auditor of State.

ALL PREMIUMS or installments thereof are payable in advance either at the Home Office of the Company, or to an agent of the Company upon delivery of a receipt signed by the Company's President, First Vice-President, Secretary or Treasurer, and countersigned by such agent. Premiums after the first may be paid in semi-annual or quarterly installments at the Company's rates therefor. The payment of a premium or installment thereof shall not maintain this policy in force beyond the due date of the next premium or installment, except as herein provided.

CASH LOANS.—Beginning with the third policy year, the Company, at any time while the policy is in force, provided no premium be in default, will loan to the insured on the execution of a proper assignment of the policy and on the sole security thereof, any sum not exceeding the amount stated in the Table of Loan and Surrender Values for the end of the current policy year. From such loan value there will be deducted any existing indebtedness on or secured by the policy and any unpaid balance of the premium for the

current policy year. Interest, at the rate of six per centum per annum, will be collected on the loan to the end of the current policy year and shall thereafter be payable annually in advance. The Company may, at its option, defer a cash loan (except where the proceeds are to be applied in payment of premiums on policies issued by this Company) for not to exceed ninety days after the application therefor is made.

FAILURE TO REPAY ANY SUCH LOAN or to pay interest thereon *shall not avoid the Policy*, but if interest is not paid when due it shall be added to and become a part of the indebtedness, provided that whenever the total indebtedness on the policy shall exceed the loan value of the policy, the policy shall become void thirty-one days after notice shall have been mailed by the Company to the last known address of the insured and of the assignee, if any.

LOAN INSURANCE.—Any cash loan made hereunder may be covered by loan insurance, which loan insurance shall be applied in the event this policy matures as a death claim, to the cancellation of any such cash loan. Loan insurance will be granted only under the following conditions:

(a) The insured shall furnish evidence of insurability satisfactory to the Company, and the loan insurance shall not be effective until the insured shall have received a certificate thereof from the Company.

(b) The premium for loan insurance shall be computed at the insured's attained age nearest birthday at the time of making or renewing such loan insurance and shall be as indicated in the table on the back of this policy. For periods less than a year the premium for each month or fraction thereof shall be one-tenth of the premium for one year, but in no event to exceed the premium for one year.

(c) Loan insurance will not be granted for a period extending beyond the next anniversary date of this policy, but may be renewed from year to year subject to payment of the premium at the insured's attained age. No loan insurance will be granted or renewed when the insured shall have attained age sixty years nearest birthday.

(d) Any loan insurance in excess of the total indebtedness to the Company under this policy shall be void, and the Company will refund to the insured any unearned premium therefor.

AUTOMATIC PREMIUM LOANS.—If any premium or installment thereof on this policy be not paid in cash on or before the due date thereof or within the period of grace, the Company will charge up such premium or installment and any subsequent premium or installment not paid in cash, with interest in advance at the rate of six per centum per annum to the end of the current policy year, against the then loan value of this policy, as stated above, provided that such loan value be sufficient and provided that written request therefor has been made by the insured on the Company's form at any time while there is no default in payment of any premium hereunder. Any premium or premiums or installments there-

of so charged against the loan value of this policy shall be considered as a loan upon the policy and shall be subject to the same terms and conditions as any loan made in accordance with the "Cash Loans" provision above. Such request may be revoked at any time in writing by the insured; provided, however, that such revocation shall not affect any loan which may have been previously made hereunder.

GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty-one days will be granted for the payment of every premium or installment thereof after the first premium, during which time the policy shall remain in force.

CHANGE OF BENEFICIARY.—If there be no existing assignment of the policy made as herein provided, the insured may, with the consent of the Company, at any time while the policy is in force, change the beneficiary by filing with the Company at its Home Office written request therefor, duly acknowledged. Such change shall take effect when endorsed on the policy by the Company and not before. If any beneficiary shall die before the insured, the interest of such beneficiary shall vest in the insured unless otherwise provided herein.

ASSIGNMENT.—No assignment of this policy shall be binding upon the Company unless such assignment be made in duplicate and both copies filed with the Company at its Home Office, when one copy will be returned. The Company will assume no responsibility as to the validity of any assignment.

THE AMOUNT OF INSURANCE is payable to the beneficiary *immediately* upon receipt of due proof of death of the insured and of the interest of the claimant.

INCONTESTABILITY.—After one year from the date hereof this policy shall be incontestable except for non-payment of premiums and except for violation of its conditions as to military or naval service in time of war.

This policy is unrestricted from issue as to travel, residence or occupation or as to military or naval service in time of peace.

Death while engaged in military or naval service in time of war or in consequence of such service shall render the Company liable for only the reserve under this policy unless the Company's permission to engage in such service shall have been obtained and such extra premium or premiums as the Company may require shall have been paid.

REINSTATEMENT.—At any time after any default in premium payment, upon written application by the insured and presentation at the Home Office of evidence of insurability satisfactory to the Company, this policy may be reinstated, upon the payment of arrears of premiums with compound interest thereon at the rate of five per centum per annum.

INSTALLMENT PRIVILEGES.—The insured may change the mode of payment of the amount of insurance as a death claim from pay-

ment in one sum to payment in installments as provided on the fourth page hereof.

INDEBTEDNESS.—Any indebtedness to the Company on account of this policy (including any unpaid portion of the premium for the policy year current at death) will be deducted in any settlement or payment under this policy.

MODIFICATIONS.—No condition, provision or privilege of this policy can be waived or modified in any case except by an endorsement hereon signed by the President, the First Vice-President, the Actuary or the Secretary. No agent has power in behalf of the Company to make or modify this or any other policy, to extend the time for paying a premium, to waive any forfeiture, to grant any permit or to bind the Company by making any promise or making or receiving any representation or information.

STATEMENTS OF THE INSURED.—All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the policy unless it be contained in the written application.

SELF-DESTRUCTION.—Self-destruction during one year from the date hereof, whether the insured be sane or insane, is a risk not assumed by the Company; but in such event the Company will return the premium paid.

MISSTATEMENT OF AGE.—If the age of the insured has been misstated, the amount of insurance payable shall be such as the premium would have purchased at the correct age.

NON-FORFEITURE PROVISIONS.—The insured may, at the end of the third policy year or at any time thereafter during the period of thirty-one days following the due date of any unpaid premium or installment thereof, either

(a) Surrender this policy at the Home Office of the Company for its cash value; or,

(b) Surrender this policy at the Home Office of the Company for a policy of paid up insurance payable at the same time and under the same conditions, except as to premium payments, as this policy; or,

(c) Have the full amount of insurance continued in force as extended term insurance from the due date of the unpaid premium.

THE CASH VALUE shall be the sum indicated in the Table of Loan and Surrender Values and shall be at least equal to the sum which would otherwise be available for the purchase of Extended Term Insurance. At the option of the Company, payment of the Cash Value may be deferred for not to exceed ninety days after application therefor is made.

THE AMOUNT OF PAID UP INSURANCE shall, in the absence of indebtedness, be the sum indicated in the Table of Loan and Surrender Values. If there be any indebtedness the amount of Paid Up Insurance otherwise available shall be reduced in the ratio of such indebtedness to the net value of such Paid Up Insurance.

THE PERIOD OF THE EXTENDED TERM INSURANCE shall, in the absence of indebtedness, be the period indicated in the Table of Loan and Surrender Values, and, if the insured survive to the end of such period, there shall be paid him in cash the amount of Pure Endowment, if any, stated in said Table. If there be any indebtedness the same shall be deducted from the sum of the net values of the Extended Term Insurance and Pure Endowment otherwise available and the amount of insurance continued for the period purchased by such difference applied as a net single premium; provided, that, if such difference be in excess of the net single premium which will purchase term insurance for the period indicated in the absence of indebtedness, such excess shall be applied as a net single premium to purchase pure endowment payable to the insured in cash if living at the end of such period.

If the insured shall not surrender this policy to the Company at its Home Office for its Cash Value as provided in option (a)

above, or for a policy of Paid Up Insurance as provided in option (b), the amount of insurance will be continued in force as Extended Term Insurance as provided in option (c).

All net values and net single premiums herein mentioned shall be based on the American Experience Table of Mortality with interest at the rate of three and one-half per centum per annum.

TABLE OF LOAN AND SURRENDER VALUES

End of Year	Cash or Loan Value	Paid Up Insurance	Extended Term Insurance for $10,000 Years	Days	Pure Endowment
3	$350	$ 880	5	339	0
4	550	1360	6	48	0
5	790	1910	8	275	0
6	1040	2470	11	90	0
7	1310	3050	13	182	0
8	1589	3600	15	140	0
9	1860	4150	17	72	0
10	2160	4710	18	250	0
11	2460	5250	19	358	0
12	2770	5790	21	47	0
13	3100	6330	22	60	0
14	3440	6880	23	47	0
15	3790	7410	24	78	0
16	4140	7920	25	130	
17	4500	8430	26	242	
18	4880	8940	28	105	
19	5280	9470	30	258	
20	5690	10000	Paid up	Paid up	
25	6310				
30	6940				
35	7550				
40	8150				

The reserve under this policy shall be computed on the basis of the American Experience Table of Mortality with interest at the rate of three and one-half per centum per annum. The first year's insurance under this policy is term insurance, purchased by the whole or part of the premium to be received during the first policy year and the policy shall be valued according to its terms and the laws of the State of Indiana. The net value of each benefit in the Table is equal to the reserve less a surrender charge in no case in excess of two and one-half per centum of the amount of insurance under this policy. If fractional premiums in addition to premiums for whole years be paid, due allowance will be made in the above benefits. Values for each year after the twentieth, not shown in the Table, will be equivalent to the full reserve. After the end of the premium paying period, if no premium be in default, the cash value hereof will be available on surrender of this policy at the end of any policy year or within thirty-one days thereafter.

The Consideration for this Policy shall be the application therefor and a premium of *Three Hundred Six and 50/100* Dollars for the period terminating *August 15*, 1916, and a premium of like amount payable on said date and annually thereafter during the continuance of this policy or until *twenty* such premiums in all shall have been paid.

In Witness Whereof, AMERICAN CENTRAL LIFE INSURANCE COMPANY has caused this policy to be signed as of the *fifteenth* day of *August*, 1915.

CARROLL B. CARR, *Secretary.* HERBERT M. WOOLLEN, *President.*

INSTALLMENT PRIVILEGE

The insured may, at any time while this policy is in force, elect by written request on the Company's form therefor that, instead of being payable in one sum, the amount payable to the beneficiary as a death claim shall be payable in equal annual or monthly installments for any number of years from two to twenty-five, or for twenty years and to continue so long thereafter as the beneficiary shall live. Like request may be made by the beneficiary should the insured die without having made such request.

The installment privilege shall not be operative if the beneficiary be other than a natural person or if the amount payable as a death claim be less than $1000 after deducting any indebtedness.

The amount of each installment shall be as indicated in the following table, which is based on $1000 insurance, but which will apply pro rata to the amount payable under this policy.

Number of Years' Installments Payable	Amount of Each Installment if Payable for a Given Number of Years Only		Age of Beneficiary Last Birthday at Death of Insured	Amount of Each Installment if Payable for Twenty Years to Continue till Death of Beneficiary		Age of Beneficiary Last Birthday at Death of Insured	Amount of Each Installment if Payable for Twenty Years to Continue till Death of Beneficiary	
	If Payable Annually	If Payable Monthly		If Payable Annually	If Payable Monthly		If Payable Annually	If Payable Monthly
2	$508.60	$42.88		$40.19	$3.37	42	$51.57	$4.32
3	344.88	28.92		41.53	3.48	43	52.15	4.37
4	263.05	22.06		42.39	3.55	44	52.75	4.42
5	213.90	17.94		43.00	3.61	45	53.37	4.48
6	181.32	15.20		43.46	3.64	46	54.01	4.53
7	158.01	13.25		43.83	3.66	47	54.66	4.58
8	140.86	11.79		44.23	3.71	48	55.33	4.64
9	127.00	10.75		44.50	3.73	49	56.01	4.70
10	116.18	9.74		44.79	3.76	50	56.71	4.76
11	107.34	9.00		45.10	3.78	51	57.42	4.81
12	99.98	8.39		45.41	3.81	52	58.13	4.87
13	93.78	7.86		45.74	3.84	53	58.85	4.93
14	88.47	7.42		46.09	3.86	54	59.59	4.99
15	83.89	7.03		46.45	3.89	55	60.29	5.05
16	79.89	6.70		46.83	3.93	56	60.98	5.11
17	76.37	6.40		47.22	3.96	57	61.68	5.17
18	73.25	6.14		47.63	3.99	58	62.35	5.23
19	70.47	5.91		48.06	4.03	59	63.00	5.28
20	67.95	5.70		48.50	4.07	60	63.62	5.33
21	65.74	5.51		48.97	4.11	61	64.21	5.38
22	63.70	5.34		49.45	4.15	62	64.76	5.43
23	61.95	5.19		49.95	4.19	63	65.27	5.47
24	60.17	5.05		50.47	4.23	64	65.75	5.51
25	58.62	4.92		51.01	4.29	65 or over	66.18	5.55

In the event of the death of the beneficiary before all the provided installments have been paid, those remaining unpaid will be commuted at the rate of three and one-half per centum per annum interest and payment of the commuted amount will be made in one sum to the beneficiary's estate.

The beneficiary shall have the right to assign any unpaid installments only with the consent of the insured evidenced by endorsement on the policy.

PREMIUMS FOR LOAN INSURANCE BASED ON $100
and applying pro rata to other amounts

Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year
20	$0 80	28	$0 84	36	$0 92	44	$1 12	52	$1 64
21	80	29	85	37	94	45	1 17	53	1 74
22	80	30	86	38	95	46	1 21	54	1 85
23	81	31	86	39	97	47	1 26	55	1 97
24	81	32	87	40	1 00	48	1 32	56	2 11
25	82	33	89	41	1 03	49	1 39	57	2 27
26	82	34	90	42	1 06	50	1 46	58	2 44
27	83	35	91	43	1 09	51	1 55	59	2 63

AMERICAN CENTRAL LIFE INSURANCE COMPANY
TOTAL AND PERMANENT DISABILITY BENEFIT.

Supplemental Contract attached to and part of Policy No. 99999, on the life of Abner Alston, the insured.

If, while no premium is in default, the Company shall, before the Insured shall have attained the age of sixty years nearest birthday, receive due proof of the disability of the Insured, as hereinafter defined, provided such disability has at the time of the receipt of such proof existed for not less than sixty days, the Company will, by an endorsement on the policy, waive the payment of any premium or premiums which may thereafter become payable under the policy. The premiums so waived shall not be deducted from the amount of insurance, and the loan and cash values shall increase from year to year as though the premiums were being paid in cash.

Disability of the Insured within the meaning of this supplemental contract shall exist if the Insured, as the result of accident or disease, shall have become totally, permanently and incurably disabled to such an extent that he is thereby prevented and will be permanently and continuously thereby prevented from performing any work for compensation or profit or from following any gainful occupation. Permanent and complete loss of the sight of both eyes, or loss by severance of both hands at or above the wrists, or of both feet at or above the ankles, or such loss of one entire hand and one entire foot, shall be considered disability within the meaning of this supplemental contract. Provided always that such disability shall not have been incurred while engaged in military or naval service in time of war or as the result of such service.

Even though proof of disability may have been accepted, the Company may demand of the Insured from time to time proof of the continuance of such disability; and if such proof be not furnished on the Company's demand, or if it shall appear that the Insured is able to perform any work for compensation or profit, or to follow any gainful occupation, the Insured shall resume payment of all premiums thereafter due, but the premiums already waived by the Company shall not become a policy indebtedness.

The premium for the disability benefit is *$1.80* and is included in the premium for the policy stated on the third page thereof. The disability premium shall cease on the policy anniversary of the Insured nearest his age sixty years, when the amount of premium stated in the policy will be reduced by a sum equal to the premium for the disability benefit.

Attest: HERBERT M. WOOLLEN,
H. W. BUTTOLPH, Actuary. President.

APPLICATION.

I hereby make application for insurance in American Central Life Insurance Company of Indianapolis, Indiana, and agree that the statements and agreements herein and the statements to the Medical Examiner in Part II of Application are made for the purpose of securing this insurance and declare that all such statements are complete and true without exception unless such exception is indicated.

7. I desire policy to be issued as of date.....and I agree that the period to cover which the first premium is paid shall end one year after said date, and that each insurance year shall end on successive anniversaries of said date. I also agree that the insurance applied for shall not take effect until the payment of the first premium thereon, and the approval of this application by the Company.

15. I further agree that any physician may disclose to the American Central Life Insurance Company, its successors or assigns, any facts or information communicated to, or acquired, by him as my physician, and I waive any and all provisions of law which now, or may hereafter, exist exempting or prohibiting any physician from disclosing any facts acquired in his professional capacity or rendering such physician incompetent as a witness.

16. I have settled for the first premium on policy applied for with the Agent.....in the following manner: Cash $..... Note.. for $.....due.....on condition that, if risk is not assumed by the Company the sum paid by me shall be returned in accordance with the provisions of the binding receipt which I have accepted subject to the provisions thereof.

MEDICAL EXAMINER'S FORM.

In continuation of and forming a part of my application for insurance to the American Central Life Insurance Company of Indianapolis, Indiana, dated.....191...

I hereby certify that I have read the above questions and that my answers thereto are true.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFIT RIDER.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $373.00.

ATLANTIC LIFE INSURANCE COMPANY OF RICHMOND, VIRGINIA

Amount **Agrees to Pay** *Ten Thousand* Dollars to *Mary Doe, wife* of the Insured, or to any substitute Beneficiary, at its Home Office, Richmond, Virginia, immediately upon receipt and approval of proofs of the death of *John Doe of Richmond, Va.*

Beneficiary

Insured

INSTALMENT AND TRUST FUND OPTIONS.—The clause entitled "Instalment and Trust Fund Options" on the fourth page of this Contract is hereby made a part of this Contract as fully as if set out herein.

ANNUAL DIVIDENDS.—The Company will determine at the end of each year the amount of surplus to be allotted to this Contract. Upon payment of the second and each succeeding premium, the surplus allotted to this Contract shall, at the option of the Insured, be either—

1. Paid in cash; or,
2. Applied toward the payment of any premium or premiums; or,
3. Applied without re-examination to the purchase of non-forfeitable additional paid-up participating insurance payable at the same time and in the same manner as the principal sum herein provided; or,
4. Left with the Company to accumulate to the credit of this Contract with interest at three and one-half per centum for each full year left with the Company, said interest to be compounded annually. When the reserve on this Contract, together with such accumulations, shall equal the net single premium required to purchase a paid-up Contract for the principal sum herein provided at the attained age of the Insured, this Contract shall then become paid-up for its full amount, and no further premiums shall be required. The amount of surplus on deposit may be withdrawn by the Insured at any time.

Unless the Insured shall elect otherwise, within three months after the mailing by the Company of a written notice requesting such election, it shall be construed as an election on the part of the Insured to continue this Contract under Option (3). After all premiums required by this Contract shall have been paid, it shall, while continued in force, participate annually in the surplus as herein provided. Should the premiums be paid otherwise than annually, the surplus shall be applied in the manner in which premiums are paid.

POST MORTEM DIVIDEND.—In the event of the death of the Insured after the first Contract year, and while this Contract is in full force by payment of premiums, a Mortuary Dividend will be paid on account of the surplus earnings for the period from the due date of the last Dividend to the date of death.

GRACE.—A grace of one month, during which time this Contract will remain in full force, will be allowed in payment of all premiums except the first, subject to interest at 6% per annum for the days past due.

OCCUPATION AND TRAVEL.—This Contract is entirely free from all restrictions as to Residence, Occupation and Travel except Military or Naval Service in time of war.

PREMIUM.—This Contract is issued in consideration of the written and printed application, a copy of which is attached hereto and made a part of this Contract, and of the payment of *Three Hundred Seventy-Three and 00/100* Dollars in advance, before this Contract shall take effect, as the premium for an insurance terminating one year from the date hereof, and will be renewed and extended thereafter as a Limited Payment Life Contract upon the further payment of a like amount due one year from the date hereof and on the same anniversary day in every year thereafter and payable on said date annually or within the grace period as above provided until a total of twenty annual premiums shall have been paid on this Contract.

INCONTESTABLE.—This Contract shall be incontestable after one year from its date, except for non-payment of premium, provided, however, that if the age of the Insured is misstated the amount payable under this Contract shall be the insurance which the actual premium paid would have purchased at the true age of the Insured and except for violation of the provision relating to Military and Naval Service.

SUICIDE.—Should the Insured die by his own act (whether sane or insane) within one year after the date of this Contract, the Company's liability shall not exceed the premium paid on account of this Contract.

CHANGE OF BENEFICIARY.—If this Contract has not been assigned, the Insured may change the Beneficiary at any time by filing at the Home Office written request for such change on the Company's form, and by forwarding this Contract for endorsement of change. If the Beneficiary does not survive the Insured, the proceeds hereof shall be paid to the Executors, Administrators or Assigns of the Insured.

AUTOMATIC NON-FORFEITURE PROVISION.—Upon the non-payment of any premium after the second, the Company will advance such premium, also subsequent unpaid premiums, with interest at 6% per annum due annually in advance, as a premium loan secured by this Contract, so long as such loan together with all other indebtedness and with interest at 6% per annum does not exceed the Cash Value of this Contract at the end of the period to which any such premium or interest applies. All indebtedness thus created shall be a first charge against the Contract ranking in priority to the claim of any Beneficiary or Assignee.

At any time while this Contract is continued as aforesaid, payment of premiums may be resumed without any medical re-examination of the Insured.

If the available Cash Value be insufficient to pay a full annual premium, the Company will continue the insurance under the Extended Term Insurance Provision set forth herein for such time as the balance of value will permit. Should the total liens charged against this Contract at any time exceed the Cash Value thereof, the insurance hereunder will terminate one month after notice shall have been mailed to the last known address of the Insured and Assignee, if any.

PAID-UP INSURANCE.—After premiums for two full years have been paid, on the non-payment of any succeeding premium, this Contract shall, after endorsement by the Company upon request of the Insured within ninety days (including days of grace) after said non-payment, take effect for the amount of Paid-up Participating Insurance stated in the table of Surrender Values herein as determined by the number of years the Contract has been in force by payment of premiums.

CASH VALUE OR EXTENDED TERM INSURANCE.—After premiums for two full years have been paid, on the non-payment of any subsequent premium, the Insured, on satisfactory release and surrender of this Contract within ninety days thereafter (including days of grace), shall be entitled to the Cash Surrender Value as stated in the table of Surrender Values, or in lieu thereof the Insured shall be entitled to Participating Extended Term Insurance as stated in said table. The aforesaid values shall be determined by the number of full annual premiums paid on this Contract, and the acceptance of either one of these values shall be in lieu of all other values herein provided. Such values are based upon the reserve by the American Experience Table of Mortality with 3½% interest. Payment of the Cash Value may be deferred ninety days.

LOAN VALUE.—The Company will make loans to the Insured upon the sole security of this Contract at any time after premiums for two full years have been paid, and while this Contract is in full force. The amount of such loans shall not exceed the Cash Surrender Value at the end of the year for which premiums in full (excluding premiums paid in advance) have been paid, and shall include any previous loans or liens then unpaid. Interest shall be paid annually in advance at the rate of 6% per annum, but should the Insured fail to pay interest on said loan or any premium due on this Contract, the Company shall advance said interest and premium on the security of this Contract as an additional lien, bearing interest as above, in accordance with the terms of the Automatic Non-Forfeiture Provision of this Contract. Upon endorsement on the Contract by the Company as to the existence of any loan, the Contract will be returned to the Insured. Payment of Loans, unless for premiums due the Company, may be deferred ninety days.

INDEBTEDNESS.—Any indebtedness to the Company on account of this Contract, including any unpaid premium or portion thereof, will be deducted in any cash settlement of this Contract, or will be deducted from the reserve used in the calculation of any benefit provided herein.

PREMIUMS—WHERE AND HOW PAYABLE.—All premiums are payable annually in advance at the Home Office, Richmond, Virginia, but may be paid to an authorized Agent of the Company in exchange for a receipt signed by the President, Secretary or Treasurer.

REINSTATEMENT.—This Contract, should it have lapsed, may be reinstated at any time upon evidence of insurability satisfactory to the Company, and the payment of all past due premiums, with interest at 6% per annum, and the payment or reinstatement of any indebtedness or cash payment made on account of this Contract with interest at the same rate.

ASSIGNMENT.—Any assignment of this Contract must be made in duplicate, and one copy filed at the Home Office. The Company assumes no responsibility for the validity of any assignment.

THE CONTRACT.—This Contract cannot be modified except by endorsement signed by an Executive Officer of the Company, and no Agent is authorized to extend the time for payment of any premium, waive provisions, modify or discharge Contracts. This Contract is not to take effect until the first premium shall have been paid during the life and good health of the Insured, but after said event shall be considered as having been in force from the date hereof.

MILITARY OR NAVAL SERVICE.—During the first five years of this Contract, Military or Naval Service in time of war is a risk not assumed by the Company unless the Insured shall give notice thereof to the Company within thirty-one days after entering on such service, and pay such extra premiums as the Company may fix therefor. The premiums that may be advanced in accordance

with "AUTOMATIC NON-FORFEITURE PROVISION" shall, provided said notice has been given, include any extra premium that may be charged for Military or Naval Service. In event of the Insured entering upon such service and failing to give such notice, or failing to pay such extra premiums at the times and in the manner required, the liability of the Company for death of the Insured during such period of five years, while engaged in or as a result of such service, shall be limited to the reserve at the time of death, less any indebtedness hereon to the Company.

TABLE OF SURRENDER VALUES.—The amounts stated in columns (1) and (2) are for a Contract of One Thousand Dollars. As this Contract is for Ten Thousand Dollars, these amounts should be multiplied by ten in order to obtain the proper Cash, Loan or Paid-up Insurance Value.

After payment of Premiums for Full Years	Cash Surrender or Loan Value (1)	Paid-up Insurance (2)	Extended Term Insurance for $10,000 expiring at end of	
			Years	Months
2 Years	$ 21	$ 56	2	5
3 "	43	109	4	11
4 "	65	162	7	6
5 "	89	216	10	1
6 "	113	269	12	6
7 "	138	323	14	7
8 "	165	376	16	7
9 "	192	429	18	2
10 "	220	482	19	6
11 "	249	534	20	9
12 "	279	586	21	10
13 "	311	639	22	10
14 "	343	689	23	9
15 "	377	742	24	8
16 "	412	792	25	8
17 "	449	843	26	11
18 "	486	895	28	4
19 "	525	947	30	5
20 "	566	1000	For Life	

If there be any indebtedness against this Contract, the amount of same will be deducted from any Cash or Loan Value paid. If Paid-up or Extended Insurance be selected in accordance with the foregoing options, any indebtedness will reduce such Paid-up or extended insurance by the proportion which such indebtedness bears to the reserve value of the benefit selected.

In Witness Whereof, The ATLANTIC LIFE INSURANCE COMPANY has caused this Contract to be signed by its President or one of its Vice-Presidents, and its Secretary or Assistant Secretary, Treasurer or Assistant Treasurer, at Richmond, Va., and dated the *First* day of *June*, 1917.

ROY M. JONES, *Secretary.*

E. STRUDWICK, *President.*

INSTALMENT AND TRUST FUND OPTIONS

The Insured may change the mode of payment of the proceeds of this Contract, if not then assigned, from payment in one sum, as provided on the first page, to payment by instalments as stated below. The Insured may at any time revoke or change the manner in which the proceeds of this Contract shall be paid at his death and after the death of the Insured any amount payable to the Beneficiary named herein may, at the option of said Beneficiary, be paid in accordance with the provisions of these options.

The following tables are based upon a Contract of $1,000, and will apply *pro rata* to the amount payable under this Contract, provided the amount is not less than $1,000; if the amount is less than $1,000, these Instalment Options shall not apply, but the proceeds of this Contract will be payable in one sum only.

LIMITED INSTALMENTS

Annual Instalments limited to number stated below.

Number of Annual Instalments	30	25	20	15	10	5
Amount of Each, if Equal	$52.50	$58.50	$68.00	$84.00	$116.00	$214.00
Or						
First Instalment	$188.00	$197.00	$177.00	$181.00	$230.00	$337.00
And Succeeding Instalments	45.00	50.00	60.00	75.00	100.00	175.00

On each anniversary of the first Instalment, there shall be paid (but only so long as said Instalments are being paid), an interest dividend of such amount as shall be determined by the Company.

CONTINUOUS INSTALMENTS

Equal Annual Instalments *to continue during entire lifetime* of Beneficiary, but Twenty Annual Instalments at least to be paid.

Attained age of Beneficiary at maturity of Contract	15 or under	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Amount of each Instalment	$44	$44	$44	$45	$45	$45	$45	$46	$46	$46	$46	$47	$47	$47	$48	$48	$48	$49	$49	$50	$50	$51	$51	$52	$52	$53

Attained age of Beneficiary at maturity of Contract	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65 or over
Amount of each Instalment	$53	$54	$55	$55	$56	$57	$57	$58	$59	$59	$60	$61	$61	$62	$63	$63	$64	$64	$65	$65	$66	$66	$66	$67	$67

EXAMPLE:—If the attained age of the Beneficiary at the death of the Insured is 45, the Continuous Instalment will be $56.

The payment of the first Instalment shall be made immediately on the maturity of the Contract, and subsequent Instalments shall be paid annually thereafter.

The Beneficiary can neither assign or commute unpaid Instalments, unless such right is given to the Beneficiary by the Insured in writing, and is endorsed on this Contract by the Company at its Home Office, during the lifetime of the Insured.

The Insured may also provide that the proceeds of this Contract shall be held by the Company as a trust fund for such period as the Insured may direct, the Beneficiary to receive semi-annually interest at a rate of not less than three and one-half per cent. per annum, but said trust shall only be created upon terms and conditions acceptable to the Company and take effect when made in writing subscribed by the Insured and the Company at its Home Office and endorsed on this Contract. When a trust is revoked and a new one is not created and no other provision is made for the payment of the proceeds of this insurance the payment shall be made in cash as provided in the Contract.

Should any one of the foregoing options be selected by the Insured or Beneficiary, there shall be paid (but only so long as said instalments are being paid or said trust continues) on each anniversary of the first instalment an interest dividend of such amount as shall be determined by the Company.

ATLANTIC LIFE INSURANCE COMPANY
OF RICHMOND, VIRGINIA.

TOTAL DISABILITY BENEFIT—WAIVER OF PREMIUMS OR INCOME DURING DISABILITY.

Supplemental agreement made a part of, issued and taking effect concurrently with Contract No. *99,999* dated *April 24,* 1917, on the life of *John Doe of Richmond, Va.*

In Consideration of the payment of the premium mentioned on the first page of said Contract, and subject to all the terms and conditions thereof,

DISABILITY DEFINED.—ATLANTIC LIFE INSURANCE COMPANY hereby agrees that if, prior to attaining the rated age of sixty years, while this Contract is in full force by the payment of premiums, the Insured shall furnish proof satisfactory to the Company that, from causes originating after delivery of this Contract, and entirely beyond the control of the Insured, he has become totally and permanently disabled, and will by such disablement be prevented for life from engaging in any gainful occupation, the Company shall by endorsement hereon agree to

PREMIUM WAIVED.—1. Waive the payment of premiums thereafter falling due during the continuance of such disability, during which period of waiver the right of the Insured to Dividends (payable only in cash), Surrender Values, and all other benefits under said Contract shall continue with the same force and effect as if premiums were duly paid by the Insured; or

INCOME DURING DISABILITY.—2. Or in lieu of the benefit aforementioned, the Company will, on like proof of disability, and without further payment of premiums, pay to the Insured in ten equal annual instalments the sum due in the event of death, the first instalment to be payable on the approval of the aforesaid proofs and the forwarding of this Contract to the Company for endorsement evidencing said payment and subsequent instalments to be payable annually thereafter upon presentation of the Contract for like endorsement evidencing payment. Each instalment shall reduce by its amount the face value of the Contract, and the Loan and Cash Values, for which

tables are provided on the third page of the Contract, shall be calculated, as if premiums had been duly paid, for the reduced insurance on the basis employed in said table. Any indebtedness on the Contract shall be so far settled out of each such instalment payment as to reduce the balance of the indebtedness to a sum never exceeding the Cash Value of the Contract after said payment has been made. In the event of the death of the Insured, or the expiration of the original Endowment period, before the said ten instalments shall have been paid, the remaining unpaid instalments, plus any Dividend Additions or accumulations, shall be paid in one sum to the Beneficiary named in the Contract, or to the Insured, if it be an Endowment Contract. Should all instalments be paid to the Insured, any Dividends left to accumulate or the Cash Value of any Dividend Additions will be added to final payment.

SPECIFIC CAUSES OF DISABILITY.—In addition to other causes of disability, the Company will consider the entire and irrevocable loss by accident or disease of the sight of both eyes, or the total and permanent loss by accident or disease of the use of both hands or both feet, or of one hand and one foot, as total and permanent disability within the meaning of this provision.

MILITARY OR NAVAL SERVICE.—Should the Insured in time of war engage in military or naval service or should he, while a civilian, in time of war engage in any occupation involving an association with military or naval manoeuvers or the manufacture of explosives, the benefit herein provided shall cease and the premium be reduced by the amount charged for said benefit.

PROOF OF DISABILITY.—After the granting of the disability benefits herein provided, the Insured shall keep the Company informed at all times of his residence and address and shall give immediate notice to the Company should such total disability not prove to be permanent, and shall on demand of the Company at any time and from time to time furnish additional proof of the continuance of such disability and permit the Company to examine him. Should disability not prove total and permanent, or should the Insured fail or refuse to permit the examination herein referred to, notwithstanding prior approval by the Company of proof of disability, Waiver of Premiums or Income Benefit shall immediately cease, but in that event the Insured shall have the option of reinstating this Contract for its face value upon payment then of the annual premium on the Contract and of premiums thereafter due as required by the "Premium Clause" on the first page of the Contract.

DISABILITY AFTER AGE 60.—Should total and permanent disability as above defined occur after the Insured shall have attained the rated age of sixty years, provided the Contract is free from indebtedness, after due proof of and endorsement on this Contract as above provided, premium payments subsequently falling due will be waived during the continuance of such disability, but each premium so waived will reduce the face of the Contract by a like amount and future premiums, Loan, Cash and other values under the Contract shall be reduced in proportion to the reduction in the face value thereof.

In Witness Whereof, the Company has caused this agreement to be executed this *First* day of *June*, 1917.

ROY M. JONES,
Secretary.

E. STRUDWICK,
President.

APPLICATION.

(1) I agree that this application and the answers made to the Medical Examiner in Part II of said application shall be the basis of the contract between the parties hereto, and shall be conclusive upon any person having or claiming any interest in any insurance to be issued. (2) That no statements or information, by whomsoever made or given, shall be binding on the parties hereto unless contained in this application or the policy issued thereon. (3) That any payment in advance shall be binding on the company only in accordance with an authorized agent's receipt on the form below bearing the same number as this application, and corresponding with settlement named in said receipt. (4) That the truthfulness of each statement is material to the risk and is the sole basis of the proposed contract. (5) I have paid to the agent named hereon, $....., in cash, and given note for....., due..... and I hold his receipt for the same, corresponding in date and number with this application and assent to the terms of said receipt.

MEDICAL EXAMINER'S FORM.

I hereby warrant and agree (1) that all the aforesaid statements and answers, and all those contained in Part 1 of this application, are true, and are offered to the Company as a consideration for policy, which I hereby agree shall not take effect until the first premium shall have been paid during my life and good health, and a receipt given therefor, signed by an Executive Officer of said Company; (2) I expressly waive on behalf of myself, and of any person who shall have, or claim an interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he may thereby acquire; (3) That during the first year succeeding the date of any policy, which may be issued hereunder, the insurance shall be term insurance, and that during such year, the reserve to be held by the Company therefor shall be computed as for one year term insurance, and thereafter as for a policy issued at the end of such term, and of the form stated in Part 1 of my application.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFIT RIDER.

No. 99,999. AGE 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $355.20.

Attached to and made part of this Policy is a rider entitled Agreement for Disability Benefit, providing for waiver of premiums and for installment payments upon compliance with certain conditions in case of total and permanent disability as designated therein.

BANKERS LIFE COMPANY OF DES MOINES, IOWA.

Amount Payable

Agrees to Pay to the Beneficiary named under this Policy, the sum of *Ten Thousand* Dollars, upon the death of the Insured hereunder, as follows:

The Insured

The Insured is *John Doe of Des Moines,* County of *Polk,* State of *Iowa,* and the sum above provided for shall be paid upon receipt by the Company at its Home Office of due proof of the Insured's death, together with this Policy properly surrendered while in full force.

The Beneficiary

The Beneficiary named (with the right of revocation) *is Mary A. Doe, wife* of the Insured, subject to change in accordance with the provision on the second page of this Policy marked "Change of Beneficiary."

Premium Payments

This Policy is issued in consideration of the statements and agreements in the application therefor, and of the payment in advance of *Three Hundred and Fifty-Five and 20/100* Dollars, and the further payment in advance of the annual premium of *Three Hundred Fifty-Five and 20/100* Dollars, on or before the *1st* day of *June,* in each year until premiums shall have been paid for *twenty* full years (when this Policy shall be paid-up) or until the prior death of the Insured.

Annual $355.20

Semi-Annual $181.05

This Policy is based upon annual premiums, but beginning with any policy year, instead of the annual payments, the Company will accept semi-annual or quarterly payments in advance, at the rates given in the margin hereof, but no payment shall continue the Policy in force beyond the date when the next payment is due, except as hereinafter provided. Each payment

made, whether annual, semi-annual or quarterly, shall be considered as indicating the manner in which subsequent payments are to be made unless otherwise requested in advance by the insured in writing to the Company at its Home Office. Any payments required to complete the premiums for the current policy year in which death occurs shall be deducted from the insurance payable.

Quarte'ly $92.28

At the end of the first policy year, if the second year's premium is paid in cash, and at the end of each subsequent policy year this Policy, while in force (except as Extended Insurance), shall be credited with its portion of the divisible surplus as annually determined by the Company. Such annual dividend may be used by the insured for any one of the following purposes:

Divi-dends

First—Applied toward the payment of any premium or withdrawn in cash; or

Second—Applied to the purchase of participating paid-up additions to the Policy payable with the original insurance; or

Third—Left to accumulate to the credit of the Policy with interest at not less than three and one-half per cent per annum as determined by the Company and payable at the maturity of the Policy, but withdrawable on any anniversary of the Policy.

Unless the insured shall elect otherwise within three months after any dividend is due, the same shall be applied to the purchase of Paid-up additions to the Policy (with cash surrender value available at any time at least equal to such dividend), or under such other automatic option as may be required by the laws of the State in which this Policy is delivered.

The Full Reserve on this Policy shall be secured by deposits with the Insurance Department of the State of Iowa of interest bearing securities as required by law; the reserve being based upon the American Experience Table of Mortality with three and one-half per cent interest and net level premiums.

Reserve Deposit

This Policy is subject to the provisions set forth on

the following pages hereof, which form a part of this Contract as fully as if recited over the signatures hereto affixed.

Dated at Des Moines, Iowa, the *First* day of *June*, Nineteen Hundred and *Seventeen*.

BANKERS LIFE COMPANY.

G. S. NOLLEN, *Secretary.*

E. E. CLARK, *President.*

PROVISIONS.

POLICY CONTRACT.—This Policy and the application therefor, a copy of which is attached hereto, constitute the entire contract between the parties hereto. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties and no statement of the insured shall void this Policy or be used in defense to a claim thereunder, unless it is material and is contained in the written application therefor and a copy of such application is attached to this policy when issued. No modification of this contract shall be valid unless signed by the President, Vice-President, Secretary or Assistant Secretary of the Company.

INCONTESTABILITY—AGE.—This Policy shall be incontestable after one year from its date of issue, except for non-payment of premium, and except for violation of, or non-compliance with, the provisions as to Military or Naval Service hereinafter set out, provided, however, that if the age of the Insured has been misstated, the amount payable under this Policy shall be such as the premium would have purchased at the correct age, unless the laws of the State in which this Policy was delivered shall prescribe another method of settlement.

SUICIDE.—Self-destruction, while sane or insane, within one year from the date hereof is a risk not assumed by this Company, but in such case it will return the premiums actually received on this Policy.

MILITARY OR NAVAL SERVICE.—If, within five years from the date of this Policy, the Insured shall engage in Military or Naval Service in time of war without receiving a written permit therefor from the Company, or shall fail to pay any extra premium required for such permit during such service, the liability of the Company in event of death of the Insured while so engaged, or as a direct or indirect result of such service within six months from the termination thereof, will be limited to the return of the premiums paid thereon, exclusive of any extra premium paid for Military or Naval Service, less any indebtedness to the Company thereon. Such permit will be issued by the Company for such service provided written application therefor is received from the Insured by the Company at its Home Office in Des Moines, Iowa, within thirty-one days from the date of engaging in such service and

provided the Insured pays to the Company during the continuance of such service such extra premiums as the Company may require. The first extra premium shall be for the remainder of the current policy year and shall be paid within thirty-one days after notice of the amount thereof shall have been mailed by the Company to the last known address of the Insured or at such later time as may be specified in said notice, and succeeding extra premiums shall be paid at the time when the premiums under the Policy are payable.

It is hereby understood and agreed that, in case such permit is applied for and issued, such application and permit shall form a part of this Policy as fully as though written out at length herein.

Within one year after the termination of the war the Company will return such portion of the extra premiums as in its judgment will not be required to cover the extra hazard.

Any total and permanent disability benefit provision contained in this Policy (whether extra premiums as above provided are paid or not) shall be null and void in event of such service (any unearned part of the current year's additional premium paid therefor to be refunded); provided, however, that if the Insured, after the termination of such service, shall furnish evidence, satisfactory to the Company, that he is physically and mentally unimpaired and in sound health, such provision may be restored by the payment of the premiums required therefor.

PREMIUM PAYMENTS.—All premiums are due and payable at the Home Office of the Company in the City of Des Moines, Iowa, but will be accepted elsewhere if paid to a duly authorized collecting agent in exchange for the Company's receipt signed by the President, Secretary or Assistant Secretary and countersigned by such agent.

This Policy shall not take effect until the first premium is actually paid and the Policy delivered while the Insured is in good health and shall then become effective from its date. In case any subsequent premium is not paid when due, this Policy shall cease and determine and all payments made hereon shall remain the property of the Company, except as herein otherwise agreed.

GRACE.—Thirty-one days of grace without interest will be allowed in payment of any premium after the first; the Policy to remain in force for its full amount during such period. If death occurs within the period of grace, the unpaid premium for the then current policy year shall be deducted from the amount payable hereunder.

ASSIGNMENT.—No assignment of this Policy shall be binding upon the Company unless it be filed with the Company at its Home Office. The original assignment must be produced when the Policy is presented for payment. The Company assumes no responsibility as to the validity of any assignment.

CHANGE OF BENEFICIARY.—When the right of revocation has been reserved or in case of the death of any beneficiary under either revocable or irrevocable designation, the Insured, if there be no

existing assignment of this Policy, may while the Policy is in force, designate a new beneficiary with or without reserving right of revocation by filing written notice thereof at the Home Office of the Company accompanied by the Policy for suitable endorsement thereon. Such change shall take effect when endorsed on the Policy by the Company and not before. If any beneficiary shall die before the insured, the interest of such beneficiary shall pass equally to the survivor or survivors, unless otherwise provided in the Policy. If no beneficiary shall survive the insured, then payment shall be made to the executors, administrators or assigns of the insured.

REINSTATEMENT.—At any time within five years after default in payment of any premium, or thereafter by special arrangement, if this Policy has not been surrendered to the Company, it may be reinstated upon presentation at the Home Office of evidence of the insurability of the insured satisfactory to and approved by the Company, and the payment of all premium arrears with interest thereon at the rate of six per cent per annum and payment or reinstatement of any indebtedness which existed at the time of such default with interest at the rate of six per cent per annum.

PAID UP OR MATURED BY DIVIDENDS.—By giving the Company written notice at its Home Office, the Insured may elect to have this Policy endorsed as a FULL PAID PARTICIPATING LIFE POLICY for its face amount, when the reserve value of this Policy together with the reserve value of any paid-up additions, and the accumulated value of any dividends left at interest to the credit of the Policy, (said additions and dividend credits being thereby cancelled) equal the net single life premium at the attained age of the insured, according to the American Experience Table of Mortality with interest at three and one-half per cent per annum, for the face amount of the policy, any indebtedness to the Company on account of the Policy to remain as a lien in accordance with the terms of the Policy and with interest payable as provided; or, this policy will be MATURED AS AN ENDOWMENT for its face amount when the reserve values and accumulated dividends above referred to equal said amount of insurance, any indebtedness to the Company on account of the Policy being deducted in such settlement as herein provided.

OPTION TO CHANGE FORM OF POLICY.—At any time while no premium is in default, this Policy, if properly surrendered to the Company, may be exchanged, without re-examination, for any form of Policy issued by the Company at the date hereof and of equal amount requiring a higher rate of premium, upon payment of the differences between the premiums paid hereunder and the premiums for the new Policy (based on the age of the insured at the date hereof) with six per cent interest per annum on such differences and with adjustment for the difference in annual dividends.

NON-FORFEITURE PROVISIONS.

In event of default in premium payments after premiums shall have been paid for three full years, the insured shall have the following options:

EXTENDED INSURANCE.—(A)—Extended Insurance.—Without any action on the part of the insured, the insurance will be automatically extended from date of default in premium payments without participation in surplus, for a sum equal to the face amount of the Policy and existing dividend additions, less any indebtedness to the Company hereon. The term of extended insurance will be such as the cash surrender value hereinafter provided for will purchase at net single premium rates, according to the attained age of the insured. (See Table of Guarantees below.)

PAID-UP VALUE.—(B)—Paid-up Insurance.—Upon the written request of the insured and assigns, if any, prior to the expiration of the thirty-one days' grace and the surrender of this Policy to the Company, it will issue a Paid-up Participating Policy, payable at

herein provided. The amount of the Paid-up Policy will be such as the cash surrender value, hereinafter provided for, will purchase at net single premium rates, according to the attained age of the insured. (See Table of Guarantees below.)

The Extended Insurance or the Paid-up Policy will be entitled to cash surrender values according to the reserve thereon at the time of surrender, computed upon the basis hereinafter mentioned, less any indebtedness to the Company.

CASH SURRENDER VALUE—SURRENDER CHARGE.—(C)—Cash Value.—Within one month from date of default in premium payment, to surrender this Policy to the Company at its Home Office for its cash surrender value, which shall be equal to the entire net reserve on this Policy, and dividend additions thereto, according to the American Experience Table of Mortality, with interest at three and one-half per cent per annum, less any indebtedness on the Policy and a surrender charge as follows: During the third, fourth and fifth policy years, one per cent of the amount of insurance, and decreasing one-tenth of one per cent annually thereafter until the end of the fourteenth year, after which no surrender charge is made. The payment of such cash value may be deferred for not exceeding six months after the application therefor is made, should the Company deem such action necessary. (See Table of Guarantees below.)

LOANS.—After three full years' premiums have been paid, the Company, at any time while this Policy is in force, except as Extended Insurance, on proper assignment of this Policy and on the sole security thereof, will advance at the rate of six per cent interest per annum, a sum equal to, or at the option of the owner of the Policy less than, the cash surrender value at the end of the then current policy year as shown in column four of the "Table of Guarantees" below, deducting therefrom all indebtedness hereon to the Company and any unpaid balance of premium for the current policy year and interest in advance to the end of such year on the amount of the loan. Such loan, unless made to pay premiums on this policy, may be deferred for not exceeding six months after the application therefor is made. Failure to repay any such advance or interest shall not void this Policy, unless the total indebtedness hereon to the Company shall equal or exceed such loan value at the time of such failure nor until one month after notice shall have been mailed by the Company to the last known address of the insured, and of the assignee, if any, on record at the Home Office of the Company.

PREMIUM LOANS.—At any time while this policy is not assigned, and while there is no premium in default, the insured may direct by written notice to the Company at its Home Office, that after premiums have been paid for three years, any subsequent premium not paid prior to the expiration of the grace period shall be charged against the policy as a loan at six per cent interest per annum, subject to the provisions above in regard to loans, except that the assignment of the policy shall not be required and the interest shall be added to the loan each year, unless paid to the Company. Such premium loan may be repaid at any time, and the insured may, at any time, by written notice to the Company, revoke the direction for such loan as to premiums thereafter payable.

POLICY CLAIMS.—Upon maturity of this Policy its legal surrender will be required, and any indebtedness of the insured to the Company under this Policy will be deducted in any settlement thereunder. All proofs of death must be furnished upon blanks supplied by the Company.

TABLE OF GUARANTEES.

Showing minimum "Non-forfeiture" values at the end of years stated for which premiums shall have been paid in full and in case there be no indebtedness on this Policy. Loans may also be obtained during the Policy year as set forth in Loan clause above

1 End of Policy Year	2 Automatic Extended Insurance		3 Paid-Up Insurance Participating	4 Cash or Loan Values	1 End of Policy Year	2 Automatic Extended Insurance		3 Paid-Up Insurance Participating	4 Cash or Loan Values
	Yrs.	Days				Yrs.	Days		
3	5	339	$1290	$509 70	13	23	117	$6530	$3180 00
4	8	165	1810	728 30	14	24	91	7040	3504 40
5	10	329	2320	955 10	15	25	71	7550	3840 20
6	13	97	2860	1200 30	16	26	55	8030	4177 90
7	15	130	3400	1454 20	17	27	98	8520	4528 10
8	17	62	3930	1717 30	18	28	248	9010	4891 50
9	18	269	4450	1989 80	19	30	286	9500	5269 00
10	20	35	4980	2271 90	20	Paid-up		10000	5661 50
11	21	104	5500	2564 10	25	.....		.....	6269 20
12	22	127	6010	2866 70	30	.....		.....	6882 40

The above named guarantees beyond the twentieth year, if this Policy be continued in force, will be based upon the full reserve without any deduction for a surrender charge.

If the sum insured is increased by surplus accumulations, the above guarantees will be increased, but any indebtedness placed upon this Policy will operate to reduce said guarantees.

AGREEMENT FOR DISABILITY BENEFIT.

To be attached to and form a part of the Policy No. *99999*, dated *February 21st, 1916*, of the Bankers Life Company, Des Moines, Iowa, on the life of *John Doe*.

The premium set out in the Policy No. *99999* includes an additional premium of *Five and 50/100* Dollars per annum, as the consideration for the following additional benefits:

DISABILITY BENEFIT.—After the premiums have been paid for at least one full year and provided no premium is in default, if the insured, before attaining the age of sixty years, becomes totally, permanently and incurably disabled as a result of accident or disease (not due to any cause or condition existing at the time of application for this agreement) and is thereby prevented permanently, continuously and wholly from performing any work or following any occupation for compensation or profit, the Company will waive payment of premiums thereafter becoming due under said policy which shall be continued in force for the same amount and with the same cash surrender and loan values (except as hereinafter provided) as if such premiums had been paid, and beginning one year after receipt of due proof of such disability, if the policy is in full force, the Company will pay the policy to the insured at a monthly income for ten years, dividing the face of the policy into 120 equal monthly installments; the policy to be returned to the Company for endorsement thereon of each payment. The amount of the policy shall be reduced by the amount of each monthly installment paid, and any balance of the policy remaining upon the insured's death, or at maturity, shall be paid in accordance with the policy provisions. The cash surrender and loan values shall decrease in the same proportion as the amount of the policy.

INSTALLMENTS LEFT AT INTEREST.—The monthly income payments above provided for may be left with the Company to accumulate at a rate of interest to be determined by the Company, but not less than three and one-half per cent per annum; such accumulated fund to be withdrawable on any anniversary date of this agreement.

The granting of these benefits shall be subject to the condition and full compliance with the requirements herein set forth.

WHEN BENEFITS BEGIN.—This agreement shall become operative upon receipt by the Company, at its Home Office, of due proof of such disability of the insured, such proof to be furnished upon the Company's forms and while no premium is in default.

EVIDENCE OF DISABILITY.—Before approval of the proof of disability or at any time thereafter, any medical examiner or other accredited representative of the Company, shall be permitted to make such physical examination of the insured relative to his disability as the Company may desire.

RECOVERY FROM DISABILITY.—If, at any time, it is found that the insured has recovered from his disability, or has become able to perform any work or follow any occupation for compensation or profit, no further premiums shall be waived and no further monthly installments shall be paid to the insured by the Company, but the policy may then be continued in force for the net amount of insurance, after deducting any monthly installments paid from the original amount of the policy; the premiums subsequently payable, to be adjusted accordingly. The non-forfeiture values of the policy shall be reduced in the same proportion as the amount of insurance.

DIVIDEND CREDITS APPLIED.—Upon approval of proof of disability, the full legal reserve value of any paid up additions and the accumulated value of any dividends left at interest to the credit of the policy shall be applied on any indebtedness to the Company on the policy, or if there be no indebtedness shall be paid to the insured in cash, and such paid up additions or dividend credits shall thereby be cancelled.

INDEBTEDNESS, HOW CANCELLED.—Any indebtedness against the policy remaining unpaid after this agreement becomes operative, shall be paid to the Company with accrued interest, in full, or in installments so as to reduce the indebtedness in the same proportion that the policy is reduced by the monthly payments to the insured, and any such installment due and unpaid on the indebtedness, with accrued interest, shall be deducted from any monthly income payment due the insured.

SPECIFIC CAUSES.—Without prejudice to any other cause of disability the entire and irrevocable loss of the sight of both eyes or the severance of both hands above the wrist or of both feet above the ankles or of one entire hand and one entire foot shall be considered as total and permanent disability within the meaning of this agreement.

DISABILITY AFTER AGE SIXTY.—If the insured becomes totally disabled, as herein defined, after the age of sixty, and the requirements for furnishing due proof of such disability are complied with, the Company will waive cash payment of all premiums thereafter becoming due, while the cash value of the policy is sufficient, charging such waived premiums with interest at three and one-half per cent per annum against said policy as indebtedness to be deducted in any settlement as provided in the policy. When the cash value at the end of any policy year is not sufficient to cover all indebtedness then existing with due or accrued interest, and the annual premium for the succeeding year, payment shall be waived on the terms above provided of only such part of the interest and premiums as will keep the total indebtedness, including the payments so waived, within the cash value of the policy, the balance of such interest and premium to be paid in cash to continue the policy in force.

PREMIUM TO AGE SIXTY.—The additional premium for the Disability Benefit shall not be payable after the insured is sixty years of age.

TO CANCEL AGREEMENT.—This agreement may be cancelled by the insured, at any time before it becomes operative by proof of disability, by giving the Company written notice at its Home Office, and after receipt by the Company of such notice, together with the policy for endorsement, no further additional premiums shall be payable, the policy to be continued on the same terms as though this agreement had not been issued.

Dated, Des Moines, Iowa, *February 21st, 1916.*

BANKERS LIFE COMPANY,
BY G. S. NOLLEN, *Secretary*

SPECIAL SETTLEMENT OPTIONS.

Policy is payable in one sum (as provided in face of policy) unless Company is given written notice as indicated below.

WRITTEN NOTICE OF ELECTION REQUIRED.—The insured may elect, by written notice delivered to the Company at its Home Office at any time while this Policy is not assigned, that out of the proceeds payable in a single sum as provided in the face of the Policy upon the Insured's death, any specified amount, instead of being paid in one sum, shall be applied under any one or divided between two or more of the options set out below, except that any amount less than $1000.00 becoming payable to one beneficiary, under any one option shall be paid in a single sum. The insured may revoke such election at any time by written notice delivered to the Company at its Home Office, indicating the manner in which payment shall be made.

INSTALLMENTS AND SINGLE SUM.—OPTION 1. The specified amount applied under this option shall be paid (beginning immediately) in twenty annual payments each equal to one-twentieth of said amount and at the end of the twenty year period, a further payment equal to one-half of said amount. Instead of the annual payments, the Company will make monthly payments, each equal to one-twelfth of the annual payment upon request of the insured or the beneficiary hereunder.

LEFT ON DEPOSIT AT INTEREST.—OPTION 2. The specified amount applied under this option shall be left with the Company on deposit at three and one-half per cent interest per annum payable at the end of each year, or such interest will then be divided into twelve equal installments payable monthly if request therefor has been made by the insured or the beneficiary hereunder, and unless otherwise directed in the above required notice of election, said specified amount with any accrued interest shall be paid upon the death of the beneficiary hereunder to the executors or administrators of said beneficiary.

MONTHLY INCOME FOR FIXED PERIOD.—OPTION 3. The specified amount applied under this option shall be paid as a monthly income (beginning immediately) for the fixed period stated in the above required notice of election; the monthly payments to be at the rate designated in the following table for each $1000.00 applied hereunder.

Fixed period of years elected	5	6	7	8	9	10	11
Monthly payment for each $1000.00 applied	$17 99	$15 24	$13 28	$11 81	$10 68	$9 76	$9 02
Fixed period of years elected	12	13	14	15	16	17	18
Monthly payment for each $1000.00 applied	$8 40	$7 88	$7 44	$7 05	$6 72	$6 42	$6 16
Fixed period of years elected	19	20	21	22	23	24	25
Monthly payment for each $1000.00 applied	$5 92	$5 71	$5 53	$5 36	$5 20	$5 06	$4 93

LIFE INCOME WITH MINIMUM FIXED PERIOD.—OPTION 4. The specified amount applied under this option shall be paid as a monthly income (beginning immediately) for the minimum fixed period of ten, fifteen, twenty or twenty-five years stated in the above required notice of election, and as long thereafter as the beneficiary hereunder is living; the monthly payments to be at the rate designated in the following table for each $1000.00 applied hereunder corresponding with the age of the beneficiary at the time the first monthly payment hereunder is due.

Attained Age of Beneficiary	MONTHLY PAYMENTS For Each $1000.00 Applied — Minimum Fixed Period				Attained Age of Beneficiary	MONTHLY PAYMENTS For Each $1000.00 Applied — Minimum Fixed Period			
	10 Yrs.	1[illegible]	[illegible]	[illegible]s.		10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.
10 and under	$3 41	$3 40	$3 39	$3 37	42	$4 45	$4 43	$4 37	$4 26
11	3 43	3 42	3 40	3 38	43	4 52	4 49	4 42	4 30
12	3 45	3 44	3 42	3 40	44	4 59	4 56	4 48	4 34
13	3 47	3 45	3 44	3 42	45	4 66	4 63	4 54	4 38
14	3 48	3 47	3 45	3 43	46	4 74	4 70	4 60	4 42
15	3 50	3 49	3 47	3 45	47	4 82	4 78	4 66	4 46
16	3 52	3 51	3 49	3 47	48	4 91	4 86	4 72	4 51
17	3 55	3 53	3 51	3 49	49	5 01	4 94	4 79	4 55
18	3 57	3 55	3 53	3 51	50	5 11	5 03	4 86	4 59
19	3 59	3 58	3 56	3 53	51	5 21	5 12	4 91	4 62
20	3 62	3 60	3 58	3 55	52	5 32	5 21	4 97	4 66
21	3 64	3 63	3 60	3 58	53	5 44	5 31	5 04	4 70
22	3 67	3 65	3 63	3 60	54	5 57	5 40	5 10	4 73
23	3 70	3 68	3 66	3 63	55	5 70	5 51	5 16	4 76
24	3 73	3 71	3 68	3 65	56	5 84	5 61	5 22	4 79
25	3 76	3 74	3 71	3 68	57	5 98	5 71	5 28	4 81
26	3 79	3 77	3 74	3 71	58	6 13	5 81	5 33	4 83
27	3 82	3 80	3 77	3 73	59	6 29	5 92	5 38	4 85
28	3 85	3 84	3 80	3 76	60	6 45	6 02	5 43	4 87
29	3 90	3 87	3 84	3 80	61	6 62	6 12	5 47	Ages
30	3 93	3 91	3 87	3 83	62	6 80	6 22	5 51	61
31	3 96	3 94	3 90	3 86	63	6 98	6 31	5 55	and
32	3 99	3 97	3 94	3 89	64	7 18	6 40	5 58	over
33	4 03	4 01	3 97	3 92	65	7 35	6 49	5 61	same
34	4 06	4 04	4 01	3 95	66	7 54	6 57	Ages	as
35	4 10	4 08	4 04	3 99	67	7 73	6 64	66	Age
36	4 14	4 12	4 08	4 02	68	7 93	6 71	and	60
37	4 19	4 17	4 13	4 06	69	8 11	6 78	over	
38	4 23	4 22	4 17	4 10	70	8 33	6 83	same	
39	4 28	4 26	4 22	4 14	and			as	
40	4 34	4 32	4 27	4 18	over			Age	
41	4 39	4 37	4 32	4 22				65	

PARTICIPATING SUPPLEMENTARY CONTRACT.—When settlement is made under this Policy, a participating supplementary contract shall be issued to each beneficiary under each of the above options becoming operative, but any specified amount designated to be applied under any one of the above options which becomes payable to the executors, administrators or assigns of the insured shall be paid in one sum, unless the insured has otherwise directed in the required written notice to the Company. Interest dividends shall be payable under each supplementary contract as apportioned by the Company at the end of each year; such dividends being based upon the apportioned interest earnings in excess of the rate of three and one-half per cent per annum on the commuted value of the unsettled payments under options one or three, or on the sum left on deposit under option two, or on the commuted value of the unsettled payments for the minimum fixed period under option four.

BENEFICIARY MAY NOT COMMUTE.—When the insured has elected that payment shall be made to a beneficiary under any one of the above options, said beneficiary shall not have the right to assign or commute the payments provided for, unless the insured has specifically granted that right in the required written notice to the Company.

SETTLEMENT FOR COMMUTED VALUE.—If the beneficiary receiving payments under any one of the above options dies during the fixed payment period, the commuted value of any remaining payments shall be paid in one sum, upon surrender of the supplementary contract, to the executors or administrators of said beneficiary, unless otherwise directed in the written notice of election above required; said commuted value to be calculated on the basis of three and one-half per cent compound interest per annum, and to include all unsettled payments under options one and three and all unsettled payments for the minimum fixed period under option four.

BENEFICIARY OR INSURED MAY ELECT OPTIONS FOR SELF.—Upon the death of the insured, the right granted to the insured to elect settlement under the above options shall be extended to the beneficiary, provided the insured has not otherwise directed. Or if this Policy is surrendered by the insured for cash, the cash proceeds may be applied by the insured in whole or in part for his own benefit in exact accordance with the provisions above for payment to the beneficiary.

APPLICATION.

I hereby represent that my statements and answers in this application and to the Medical Examiner are true and complete, and correctly recorded; that the statements and answers, together with this declaration, shall constitute the application and be the basis of this contract. I hereby waive for myself and my beneficiaries any rule or provision of law preventing my physician from disclosing information acquired by him in his professional capacity. I agree that self-destruction, while sane or insane, within one year from the date of the policy, is a risk not assumed by this Company, but in such case it will return the premiums actually received. It is agreed that the Company shall incur no liability until this application has been received, approved, and the Policy issued thereon by the Company and delivered and paid for during my lifetime and good health, and shall then take effect from its date, and that the Policy shall be in the form now in use by the Company.

MEDICAL EXAMINER'S FORM.

I certify that I have read my answers to the foregoing questions and that they are correctly recorded by the Medical Examiner.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY.

No. 99,999. AGE 35.
AMOUNT, $10,000. PREMIUM, $342.00.

THE BANKERS LIFE INSURANCE COMPANY OF NEBRASKA.

The Bankers Life Insurance Company of Nebraska hereby grants an insurance for *Ten Thousand* Dollars on the life of *John Jones* of *Lincoln*, County of *Lancaster*, State of *Nebraska*, payable to *Mary Jones* or in the event of *her* prior death to *the* executors, administrators or assigns *of the Insured*, immediately after the receipt of due proof of the death of the insured during the continuance of this contract at the office of the Company in Lincoln, Nebraska.

This Policy is issued in consideration of the representations and agreements made in the application therefor, which is hereby made a part of this contract, and in the further consideration of the payment of *Three Hundred Forty-Two* Dollars, receipt whereof is hereby acknowledged, and of the payment of a like sum on or before the *1st* day of *July* in each and every year during the continuance of this contract until payments for *twenty* full years have been made.

End of Year	1 Paid Up Value	2 Extended Insurance		3 Cash Value	4 Loans
		Years	Days		
3rd	$1,260	4	310	$440	$440
4th	1,670	6	194	600	600
5th	2,050	8	18	760	760
6th	2,510	9	329	960	960
7th	3,030	11	263	1,200	1,200
8th	3,550	13	149	1,440	1,440
9th	4,070	14	336	1,690	1,690
10th	4,580	16	115	1,950	1,950
11th	5,090	17	207	2,220	2,220
12th	5,590	18	260	2,490	2,490
13th	6,090	19	285	2,780	2,780
14th	6,600	20	292	3,080	3,080
15th	7,090	21	293	3,390	3,390
16th	7,580	22	305	3,720	3,720
17th	8,080	23	345	4,050	4,050
18th	8,570	25	100	4,400	4,400
19th	9,080	26	344	4,770	4,770
20th	10,000	Pd.	Up	5,200	5,200

This Policy is delivered and accepted subject to the express conditions and mutual agreements printed on the back hereof, which are hereby made a part of this contract.

In Witness Whereof, THE BANKERS LIFE INSURANCE COMPANY of Nebraska has caused this Policy to be signed by its President and Secretary, and has caused the seal of said Company to be affixed at its office in Lincoln, Nebraska, on this *first* day of *July*, A. D. One Thousand Nine Hundred *Fifteen*.

M. L. BLACKBURN, *Secretary.* W. C. WILSON, *President.*

CONDITIONS AND AGREEMENTS REFERRED TO AS A PART OF THIS CONTRACT.

NOTICE.—No person has authority to erase, waive or modify in any way any of the terms or conditions of this policy.

PAYMENT OF PREMIUMS.—All premiums are payable at the Home Office of the Company, in Lincoln, Nebraska, but will be accepted elsewhere, when made in exchange for the Company's receipt signed by the President, Secretary or Treasurer. The delivery and acceptance of this policy is notice that each and every premium is due and payable at the date named in the policy, and any other or further notice is expressly waived. This policy shall not be in force until the first premium shall have been paid, while the insured is in the same condition of health described in the application, to the Company or to some person authorized by the Company to receive it. A failure to pay premiums, or any indebtedness to the Company, on this policy when due shall render this contract void, and all payments previously made shall be forfeited to the Company, except as hereinafter provided.

GRACE.—A grace of one month will be allowed in payment of subsequent premiums after this policy shall have been in force three months, subject to an interest charge at the rate of six per cent per annum, for the number of days during which the premium remains due and unpaid. During the month of grace this policy remains in force, and the unpaid premium, with interest as above, remains an indebtedness to the Company, which will be deducted from the amount payable under this policy, if the death of the insured shall occur during the month.

INCONTESTABILITY.—After two years from date of issue, the only conditions which shall be binding upon the holder of this policy are that the premiums shall be paid when due, and that the requirements of the Company as to military and naval service in time of war shall be observed. If the insured shall engage in military or naval service in time of war without first obtaining the written consent of the Company, this policy shall be null and void and of no effect.

REINSTATEMENT.—This policy may be reinstated (unless previously surrendered) at any time within three years after default in the payment of any renewal premium, provided the insured applies therefor and furnishes evidence of insurability satisfactory to the Company; and pays in cash all past due premiums with interest thereon at the rate of six per cent per annum from date when due; and, provided also, that any indebtedness to the Company on this policy at date of default, with interest thereon until date of reinstatement, will be a first lien against the policy.

ASSIGNMENTS.—No assignment of this policy will be recognized by the Company unless it shall be in writing, and assented to by the Company. The insured shall have the right to dispose of this policy to the Company without the consent of the person or persons named as beneficiary, if any, and shall also have the right at any time during his lifetime, if the policy has not been assigned, to change the beneficiary by written notice accompanied by the policy, with the consent of the Company and on endorsement of the change upon the policy by the Compay.

IF THE AGE of the insured is misstated, the amount payable hereunder shall be the insurance which the premium paid would have purchased under this policy at the true age of the insured.

THIS POLICY AND THE APPLICATION therefor (a copy of which application is attached hereto) constitute the entire contract between the parties hereto. Statements of the insured, in the absence of fraud, shall be deemed representations and not warranties, and no such statement shall avoid the policy unless contained in the copy of the written application attached to the policy.

SURRENDER VALUES.—This policy is automatically non-forfeitable, as follows: If any premium, after premiums shall have been

paid for three full years, is not paid before the expiration of the month of grace herein allowed, this policy will, without any action of the insured, or payment of further premiums, continue as non-participating paid-up term insurance for the principal sum insured, but without loan or surrender values, as follows:

1. If there is no indebtedness to the Company on this policy, the insurance will be for the term specified in Column 2 of the table of surrender values herein (the net value of which is the full reserve by the Actuaries' Table of Mortality at four per cent interest, less not more than two and one-half per cent of the face of the policy), such term to be reckoned from the due date of the unpaid premium.

In lieu of such term insurance, upon the insured's written request and legal surrender of this policy within one month from the due date of the unpaid premium, the Company will

(a) Issue a non-participating paid-up life policy for the amount specified in Column 1 of said table (the net value of which is not less than the full reserve by the Actuaries' Table of Mortality at four per cent interest, less not more than two and one-half per cent of the face of the policy), or

(b) Pay the cash value specified in Column 3 of said table (which is not less than the full reserve by the Actuaries' Table of Mortality, at four per cent interest, less not more than two and one-half per cent of the face of the policy), payment of which, however, may be deferred for not exceeding six months, at the option of the Company.

2. If there is any indebtedness to the Company on this policy, such indebtedness shall be deducted from the net value of the term insurance provided for in paragraph 1 above, and the insurance shall be for such term, reckoning from the due date of the unpaid premium, as the excess of such net value over the indebtedness will purchase at the insured's then attained age at net single premium rates by the mortality table and interest rate aforesaid.

In lieu of such term insurance, upon the insured's written request and legal surrender of this policy within one month from the due date of the unpaid premium, the Company will

(a) Issue a non-participating paid-up life policy for such amount as the excess referred to will purchase at the insured's then attained age at net single premium rates by the mortality table and interest rate aforesaid, or

(b) Pay the cash value specified in Column 3 of said table less such indebtedness, payment of which, however, may be deferred for not exceeding six months, at the option of the Company.

In case of default in the payment of a premium due at an intermediate period, the non-forfeitable values will be computed on the same basis as the corresponding values for the end of the policy year last expired. The values provided for above will be increased by the reserve, less not more than two and one-half per cent of their face amount, on all dividend additions to this policy, if any.

LOANS.—After three full years' premiums have been paid on this policy, the legal holder will be entitled to cash loans on the sole security of this policy. The aggregate loans hereunder, including any unpaid premiums, and interest to the end of the current policy year, shall not exceed the sum stated in the table of loan values herein (which shall be the full reserve at the end of such current policy year by the Actuaries' Table of Mortality at four per cent interest, less not more than two and one-half per cent of the face of the policy). A proper note or loan agreement and assignment of the policy must be executed by the insured on forms provided by the Company and the policy deposited with the Company. Interest shall be at the rate of six per cent per annum, payable in advance; failure to pay any loan or interest thereon shall not void this policy, unless the total indebtedness to the Company on this policy shall equal or exceed the loan value as given in the table of loan values herein, nor until one month after notice has been

mailed by the Company to the last known address of the insured and of the assignee, if any, of record at the Home Office of the Company. The values above provided for will be increased by the reserve less not more than two and one-half per cent of their face amount on all dividend additions, if any, to this policy. The payment of any loan applied for under the above provisions may be deferred for not exceeding six months, at the option of the Company.

DIVIDENDS.—This policy, while in force, shall participate in the surplus of the Company, and, beginning not later than the end of the third policy year, and annually thereafter, the Company will determine and account for the portion of divisible surplus accruing on this policy, and the dividends awarded hereon shall, at the option of the insured, as elected at time of making application be, (1) payable in cash, or (2) be used to purchase additional paid-up insurance, payable according to the terms of this policy, or (3) be applied in reduction of premiums, or (4) be allowed to accumulate to the credit of the policy holder with interest at three per cent per annum. If no election is made, as provided above, the dividends will be payable in cash.

Any indebtedness to the Company on this policy, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this policy.

APPLICATION.

It is hereby expressly stipulated and agreed: 1st. That the above application, together with the statement made to the examining physician, and the report of the examining physician and this declaration, and the policy that may be issued to me, shall be the contract between me and THE BANKERS LIFE INSURANCE COMPANY OF NEBRASKA; and I hereby represent the same to be full, complete and true, whether written by my own hand or not; this representation being a condition precedent to, and a consideration for, the policy which may be issued hereon. And it is fully understood and agreed, that if any fraudulent answers shall be or shall have been made, or if I should neglect or refuse to pay any premium on or before the dates when they shall become due, then, and in that event, the said policy shall become null and void, and all money which shall have been paid shall be forfeited to the Company, except as provided in the policy.

2d. That said Company shall not be liable, during the first two years under the policy, hereby applied for, if my death shall be the result or consequence of violation of law, or while I am resisting or attempting to escape arrest therefor. It is also understood and agreed, that if I shall engage in blasting, submarine labor, aeronautic travel, the manufacture or handling of highly inflammable or explosive substances, or service upon any vessel or railroad during the first two years under this policy, or in any military or naval service in the time of war, without first obtaining the consent of said Company in writing, then the policy shall be null and void and of no effect, except as provided in the policy.

3d. That inasmuch as only the officers at the Home Office of said Company, in the City of Lincoln, Nebraska, have authority to determine whether or not a policy shall issue on any application, and as they act on the written statements and representations referred to, no statements, representations, promises or information made or given by or to the person soliciting or taking this application for a policy, or by or to any other person, shall be binding on said Company, or in any manner affect its rights, unless such statements, representations, promises, or information be reduced to writing, and presented to the officers of said Company, at the Home Office of this Company.

4th. That in any distribution of surplus or profits, the principles and methods which may be adopted by said Company for such distribution, and its determination of the amount equitably belonging to any policy which may be issued under this applica-

tion, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under such policy.

5th. And it is agreed that there shall be no contract of insurance until a policy shall have been issued and delivered by the said Company, and the first premium thereon paid while the person proposed for insurance is living and in good health.

6th. That no suit shall be brought against said Company under said contract after the lapse of six years from the time when the cause of action accrues.

I also understand that no person is authorized to erase, waive, or change in any manner any of the blanks or printed matter used or furnished by the Company, or to promise any other terms or conditions than those published by the Company in its printed matter.

MEDICAL EXAMINER'S FORM

I HEREBY DECLARE that I have read the above questions, and written answers, and that the answers as written are true.

20 PREMIUM LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFIT OPTION.

No. 99,999. AGE, 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $383.40.

THE BANKERS RESERVE LIFE COMPANY

In consideration of the application for this Policy, which is hereby made a part of this contract, and of an advance premium of *Three Hundred Eighty-three* Dollars and *Forty* Cents, to be actually paid in cash on or before the delivery hereof, for one year's insurance from date of this Contract and for the advance reserve required hereon, and upon condition of the further payment in advance of a like amount on or before the *First* day of the month of *January* in every succeeding year during the continuance of this Policy, or until *Twenty* years' premiums shall have been paid, hereby

Insures the life of *Richard Roe* of *Omaha,* County of *Douglas* and State of *Nebraska,* in the sum of *Ten Thousand Dollars,* and upon receipt of due proof of the death of said insured while this Policy is in full force, **promises to pay,** at its home office, in the city of Omaha, to *Mary Roe, his Wife,* if living, or, if not living, then to the executors, administrators or assigns of said insured the said sum insured after deducting therefrom the balance of the current year's premiums, if any, and any indebtedness of the insured to the Company hereon.

TABLE OF NONFORFEITURE OPTIONS.

The figures in the following table are based upon the assumption that there is no indebtedness on the Policy and that there are no outstanding dividend additions as hereinafter provided

Full Years' Premiums Paid.	First Option. Automatic Paid-up Insurance.	Second Option. Extended Insurance.		Third Option. Cash Surrender Value.	Fourth Option. Loans.	Full Years' Premiums Paid.	First Option. Automatic Paid-up Insurance.	Second Option. Extended Insurance.		Third Option. Cash Surrender Value.	Fourth Option. Loans.
		Yrs.	Days.					Yrs.	Days.		
3	$1,030	4	229	$400	$400	12	$5,750	20	153	$2,740	$2,740
4	1,560	6	215	630	630	13	6,260	21	163	3,050	3,050
5	2,090	8	203	860	860	14	6,760	22	143	3,370	3,370
6	2,620	10	163	1,100	1,100	15	7,270	23	110	3,700	3,700
7	3,150	12	260	1,350	1,350	16	7,790	24	82	4,050	4,050
8	3,670	14	260	1,600	1,600	17	8,290	25	88	4,400	4,400
9	4,200	16	165	1,870	1,870	18	8,800	26	157	4,770	4,770
10	4,710	17	350	2,150	2,150	19	9,310	27	345	5,210	5,160
11	5,230	19	98	2,440	2,440	20	10,000	Life.		5,660	5,560

Values for future years will be furnished upon application and will be computed upon the same basis as for above table. Values at the end of fractional parts of any policy year paid for will be proportionately increased.

The Provisions and Conditions hereinafter stated are hereby made a part of this Contract.

Signed and dated at the Home Office of THE BANKERS RESERVE LIFE COMPANY, in the city of Omaha, the *First* day of *January,* 1917.

R. L. ROBISON,
President.

Attest: R. C. WAGNER, *Secretary.*

PROVISIONS AND CONDITIONS.

REFERRED TO ON THE FIRST PAGE OF THIS POLICY.

1. INCONTESTABILITY. This policy and the application therefor constitute the entire contract between the insured and the company and shall be incontestable after one year from date hereof, except for non-payment of premiums or for military or naval services in time of war without the written consent of the Company.

All statements made by the insured shall in the absence of fraud be deemed representations and not warranties, and no such statement shall avoid this policy unless it is contained in the written application therefor, a copy of which is attached hereto or endorsed hereon when issued.

If the age of the insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

2. GRACE. A grace of one month (not less than thirty days), subject to an interest charge at the rate of six per centum per annum, shall be granted for payment of every premium after the first, during which month the insurance shall continue in force. If the insured shall die during the month of grace the overdue premium will be deducted in any settlement hereunder.

3. VALUATION. The first year's insurance under this policy is term insurance.

4. CHANGE OF BENEFICIARY. The insured may at any time during the continuance of this policy, provided said policy has not been assigned, change the beneficiary, upon written request to the home office of the Company, together with a surrender of the policy.

5. PAYMENT OF PREMIUMS. Premiums hereon after the first are due and payable in advance, either at the home office or to an agent of the Company, upon delivery of a receipt signed by the President, Secretary or Treasurer.

Except as herein otherwise provided, the payment of a premium or instalment thereof shall not maintain the policy in force beyond the date when the next premium or instalment thereof is payable.

This policy is based upon premiums payable annually in advance, but upon written notice to the Company the insured shall have the option at the time any premium falls due of paying an annual, semi-annual or quarterly premium, according to the Company's schedule for this kind of policy, and the same will continue this policy in force for the time paid for, the receipt for which must be signed as aforesaid.

6. DIVIDENDS. This policy shall participate in the surplus of the Company, and beginning at the end of the third policy year the Company will annually determine and account for the portion of the divisible surplus accruing hereon.

Dividends accrued as above may at the option of the insured be either:

(1.) Paid in cash, or

(2.) Applied toward the payment of any premium or premiums, or

(3.) Applied to the purchase of paid-up additions to the policy, or

(4.) Left to accumulate to the credit of the policy with interest at three per centum per annum and payable at the maturity of the policy, but withdrawable on any anniversary thereof. When at the end of any policy year the dividends so accumulated, plus the cash surrender value hereon, shall equal or exceed the net single premium for a Whole Life Policy at the attained age, the Company will at the option of the insured issue in lieu of this policy a paid-up non-participating Whole Life Policy for the face amount hereof.

Unless the owner of this Policy shall elect otherwise within three months from the mailing by the Company of a written notice requiring such election, the dividends shall be paid in cash.

7. AUTOMATIC PAID-UP INSURANCE—First Option. After three full years' premiums have been paid hereon, upon default in the payment of any premium, if the insured has selected no other option, the Company, without action on the part of the insured, will continue this Policy as a paid-up non-participating Whole Life Policy for the amount stated in the table on the first page hereof, plus any outstanding dividend additions hereto, purchasable by the reserve according to the American Experience Table of Mortality and three and one-half per cent interest, less not more than one per centum of the amount insured by this Policy and of any existing dividend additions hereto and less any existing indebtedness to the Company hereon.

8. EXTENDED INSURANCE.—Second Option. If after three full years' premiums have been paid hereon, this policy shall lapse by default in the payment of any premium when due, then, upon surrender of this policy within one month after such default, the reserve hereon according to the American Experience Table of Mortality and three and one-half per cent interest, less not more than two and one-half per centum of the amount insured by this Policy shall be applied to the extension of this Policy for its face amount for the term stated in the second option in the table on the first page hereof, without further payment of premiums, but without future participation or the right to loans. If there be any dividend additions to this Policy the values shall be proportionately increased from the reserve on such additions, computed on the same basis. If there should be any indebtedness hereon the values shall be diminished proportionately on the same basis.

9. CASH SURRENDER VALUE.—Third Option. After three full years' premiums have been paid hereon, if this policy is surrendered to the Company within one month after the non-payment of any premium when due, the Company will pay therefor, within sixty days from the date of such surrender, the amount stated in the table on the first page hereof, plus the reserve on any existing dividend additions, according to the American Experience Table of Mortality and three and one-half per cent interest, less not more than one per centum of the amout insured by this policy and of any existing dividend additions hereto and less any existing indebtedness to the Company hereon. The cash value hereby available is at least equal to the amount otherwise applicable to the purchase of paid up insurance and is greater than the amount otherwise applicable to the purchase of extended insurance.

10. LOANS.—Fourth Option. After three full years' premiums have been paid hereon, and while this Policy is in force, the Company, upon written application, will loan, within sixty days after such application is received, an amount not to exceed the loan value of the policy, being the reserve on this policy at end of the current policy year, plus the reserve on any outstanding dividend additions, according to the American Experience Table of Mortality and interest at three and one-half per cent, less not more than one per centum of the amount insured by this policy and of the dividend additions hereto and less any existing indebtedness to the Company hereon. At the time of making such loan the Policy shall be duly assigned and surrendered to the Company as sole security therefor. Interest in advance at six per cent to the end

of the current policy year, and any unpaid premium for the current policy year shall first be deducted. Failure to repay any such advance, or to pay interest, shall not void this policy, unless the total indebtedness hereon to the Company shall equal or exceed the loan value at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the insured and of the assignee, if any. No condition other than as herein provided shall be exacted as a prerequisite to any such advance.

11. ASSIGNMENT. No assignment of this policy shall be binding upon the Company until it is filed with and approved by the Company at its Home Office. The Company assumes no responsibility as to the validity of any assignment.

12. REINSTATEMENT. This policy may be reinstated within three years from default in the payment of any premium hereon, upon proof of good health satisfactory to the Company and the payment of all defaulted premiums with interest thereon at six per cent per annum. This privilege shall not apply if the policy has been surrendered to the Company for its cash surrender value and been canceled.

13. POWER OF AGENTS. No person other than the President or Secretary shall have authority to make, alter or discharge this contract, or to modify or extend any of its terms, conditions or provisions either before or after its issue and delivery. No statement, promise, estimate, representation or waiver of any of the terms, provisions or conditions herein shall be binding upon the Company unless written or printed in the Policy and duly signed by said President or Secretary.

14. PROOF OF LOSS.—If this Policy while in force shall become a claim by the death of the insured, settlement thereof, less any indebtedness thereon, will be made upon receipt of due proof of death, and upon due notice of death, blanks will be furnished upon which to submit proof.

15. PERMANENT DISABILITY OPTION. Should the insured hereunder become totally and permanently disabled from accident, and while this Policy is in full force and effect, upon evidence satisfactory to the Company of such disability, the Company will pay to said insured, on surrender of this Policy duly receipted, one-half of the principal sum named on the face of this Policy, at the place and within the time thereinbefore mentioned, deducting from the amount thereof any unpaid loan or other indebtedness thereunder. Provided in the event the cash value of the Policy, and the additions thereto exceeds fifty per cent of the face of the Policy, such cash value will be available at date of due proof of disability and approval of said disability claim.

16. OPTIONS AT MATURITY. The insured, by written notice to the Company at its Home Office, and with the written consent of the assignee, if any, may elect to have the net sum payable under this policy at the death of said insured, paid either in cash or as follows.

(1.) By the payment of interest thereon at three per centum per annum, payable annually to the payee under this policy at the end of each year during the life of the payee and by the payment

upon the death of the payee of the said net sum and accrued interest to the executors, administrators, or assigns of the payee, unless otherwise directed in said notice.

(2.) By the payment of equal annual installments for a specified number of years, the first installment being payable immediately, in accordance with the following table for each $1,000.00 of said net sum.

TABLE OF INSTALMENTS FOR EACH $1,000.

LIMITED INSTALMENTS.				CONTINUOUS INSTALMENTS.							
Number of Annual Instalments.	Amount of Each Instalment.	Number of Annual Instalments.	Amount of Each Instalment.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment.
Option 2.		Option 2.		Option 3.		Option 3.		Option 3.		Option 3.	
2	$507	12	$98	15 or under	$40	28	$44	41	$51	53	$59
3	343	13	91	16	41	29	45	42	51	54	59
4	261	14	86	17	41	30	45	43	52	55	60
5	212	15	81	18	41	31	45	44	52	56	61
6	179	16	77	19	41	32	46	45	53	57	61
7	156	17	74	20	42	33	46	46	54	58	62
8	138	18	71	21	42	34	47	47	54	59	62
9	125	19	68	22	42	35	47	48	55	60	63
10	114	20	65	23	43	36	48	49	56	61	63
11	105	25	56	24	43	37	48	50	57	62	64
				25	43	38	49	51	57	63	64
				26	43	39	49	52	58	64 or over	64
				27	44	40	50				

(3.) By the payment of equal annual installments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the payee shall survive, in accordance with the following table for each $1,000.00 of said net sum.

Installments payable under Options (2) or (3) which shall not have been paid prior to the death of the payee shall be paid, unless otherwise directed in said notice, to the executors, administrators or assigns of the payee.

If the insured shall not have directed otherwise the beneficiary may, after the death of the insured, by like written notice, and with the written consent of the assignee, if any, select either of the above options.

Unless otherwise specified by the insured the payee may on any interest date receive the amount yet due under Option (1), and may at any time receive the commuted value of the payments yet to be made, computed upon the same basis as Option (2) in the following table, provided that no such commutation will be made under Option (3), except after the death of the payee occurring within the aforesaid twenty years.

APPLICATION.

12. Do you understand and agree that no statements, representations or information made or given by or to the person soliciting or taking this application for a policy, or to any other person shall be binding on the Company, or in any manner affect its rights, unless such statements, representations or information be reduced to writing and contained in this application?

14. It is hereby agreed, on behalf of myself and of any person or persons who may have or claim any interest in any policy that may be issued under this application, as follows: (1.) That the answers and statements contained in Part I, and in Part II, in continuation of and forming a part of this application, shall be a consideration for, and the basis of, the contract of The Bankers Reserve Life Company under any policy issued under this application; and the said answers and statements printed and written therein by whomsoever made, are represented to be full, complete and true and this agreement together with this application, are hereby made part of any policy that may be issued hereon. (2.) That in any distribution of surplus, profits, or apportionment of dividend, the principles and methods which may be adopted by the Company for such distribution or apportionment, and its determination of the amount equitably belonging to any policy which may be issued under this application, shall be and are hereby ratified and accepted. (3.) That the whole or any part of the risk herein proposed may be reinsured. (4.) That the applicant further promises and agrees not to use alcoholic or malt liquors to excess, or habitually use opium, hydrate of chloral, or other narcotics (tobacco excepted), for one year from date of policy. (5.) That under no circumstances shall the insurance hereby applied for be in force until payment in cash of the First Premium, while the applicant is in good health, and delivery of the policy to the applicant in person, during his lifetime and while in good health. (6.) That no recovery shall be had against this Company if the applicant suicides within one year from date of policy. (7.) That I will promptly submit to a regular medical examination by an authorized examining physician appointed by the said Company.

MEDICAL EXAMINER'S FORM.

I represent, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, each of the above answers to be full, complete and true, and that I am temperate, and to the best of my knowledge and belief in sound physical condition and a proper subject for life insurance.

I expressly waive, on behalf of myself or of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99,999 AGE 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $368.50.

BENEFICIAL LIFE INSURANCE COMPANY,

Hereby Agrees to pay for the surrender of this policy at its home office in Salt Lake City, Utah, the sum of *Ten Thousand* Dollars, immediately upon receipt of due proof of the death of *John Doe* (herein called the Insured) to *Jane Doe, wife* (herein called the beneficiary) of the Insured, or, in the event of the prior death of the Beneficiary, to the executors, administrators, or assigns of the Insured.

This insurance is granted in consideration of the application hereof, a copy of which is endorsed hereon or attached hereto and is hereby made a part of this contract, and upon payment in advance of *Three Hundred Sixty-eight and 50/100* Dollars constituting payment of premium for the term ending on the *First day of December,* 1916, and upon the payment of a like amount on or before the corresponding day in every year hereafter during the life of the Insured, until *20* full premiums have been paid.

This policy is absolutely free of conditions as to residence, travel, occupation, and shall be incontestable after one year from its date of issue except for non-payment of premiums.

The privileges and provisions stated on the following pages form a part of this contract as fully as if recited over the signatures hereto.

In Witness Whereof, the BENEFICIAL LIFE INSURANCE COMPANY has caused this instrument to be signed by its President and its Secretary, at its Home Office in Salt Lake City, Utah, this *First* day of *December,* 1915.

ALEX B. C. OHLSON, *Secretary.* JOS. F. SMITH, *President.*

PRIVILEGES AND PROVISIONS.

1. PAYMENT OF PREMIUMS.—All premiums under this policy are payable in advance either at the Home Office or to any authorized agent, upon the delivery of a receipt signed by the President, Vice-President or Secretary and countersigned by agent of the Company, and may be paid either annually, semi-annually, quarterly or monthly, according to the rates stated on the fourth page hereof. Any premiums so paid shall not maintain this policy in force beyond the date when the next premium is payable, except as provided hereinafter.

2. GRACE.—A grace of Thirty-one days (without interest) will be granted for the payment of every premium after the first, during which time this policy shall remain in full force and effect. If, however, the Insured shall die within said period of grace, the unpaid balance of the premium or premiums for the Current Policy Year will be deducted in any settlement hereunder.

3. STATEMENTS.—All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties and no such statement shall avoid or be used in defense under the Policy unless it is contained in the written and printed application and a copy of such application is endorsed on the Policy when issued.

4. SELF-DESTRUCTION.—In the event of self-destruction during the first insurance year, whether the Insured be sane or insane, the settlement under this policy shall be a sum equal to the premiums thereon which have been paid to and received by the Company, and no more.

5. AGE.—If the age of the Insured has been misstated, the amount payable under this Policy shall be such as the premium would have purchased at the correct age.

6. CHANGE OF BENEFICIARY.—The Insured shall have full power while this Policy is in force (subject to any previous assignment) to change the present beneficiary or beneficiaries. The request for such change shall be made in writing and shall be valid only upon its endorsement upon the Policy by the Company at its Home Office.

7. BENEFITS ON SURRENDER OR LAPSE.—After two full annual premiums shall have been paid, the owner may elect within three months after any default in payment of premium, but not later, either:

(a) To accept the cash surrender value as shown in column 1 of Table of Loan and Surrender Values, herein, or (b) to purchase participating paid-up insurance for the amount designated in column 2 of said table of values, payable at the same time and on the same conditions as this policy; or (c) to have insurance for the face amount of this Policy extended from the date of default for the term stated in column 3 of said table of values. Paid-up insurance or extended term insurance named in (b) and (c) above shall not be subject to the privileges of Disability Protection.

The Insured may at any time obtain a loan on paid-up insurance equal to or less than the reserve under this Policy, or surrender the Policy for its cash surrender value.

The cash surrender value, after premiums have been paid for two years or more, will be the reserve on this Policy at the date of default, computed according to the American Experience Table of Mortality and interest at the rate of three and one-half per cent, per annum, less the amount of any indebtedness to the Company, and less a surrender charge which in no case shall be more than two and one-half per cent of the sum insured.

The amount of paid-up insurance as stated in column 2, or the term for which insurance will be extended, as stated in column 3, will be such as said cash surrender value will purchase as a net single premium at the age of the Insured at the date of default, according to the American Experience Table of Mortality, and interest at the rate of three and one-half per cent per annum.

8. LOANS.—After two full years' premiums have been paid, and while this Policy is in force, the Company will, at any time, advance, upon execution of a proper loan agreement by the In-

sured, and upon proper assignment of the Policy and upon the sole security thereof, a sum equal to, or, at the option of the owner, less than the loan value of the Current Policy Year at a rate of interest of five per cent, per annum, payable in advance. The Company will deduct from such loan value any existing indebtedness hereon, and any unpaid balance of the premium for the Current Policy Year. Failure to repay any such advance or to pay interest shall not void this Policy until the total indebtedness thereon to the Company shall equal or exceed the Loan Value, nor until one month after notice of such fact shall have been mailed by the Company to the last known address of the Insured and of Assignee of record at the Home Office of the Company, if any.

9. AUTOMATIC PREMIUM LOANS.—In default of payment of any premium or premiums, if the Insured has not selected any of the options contained in section Seven (7), the Company will, without further action on the part of the Insured, apply the cash surrender value of this Policy, as shown in column 1 of Table of Loan and Surrender Values, to the payment of premiums falling due hereunder, so long as the said Cash Surrender value will pay the overdue premiums and all other indebtedness thereon with interest at the rate of five per cent, per annum, payable annually in advance. This Policy shall not lapse so long as the said cash value so applied will pay for one day's insurance on a pro rata basis, but shall be continued in full force and effect in all respects as though the premiums had been paid in cash. At any time while the Policy is being continued in force under this benefit the Policyholder may resume the payment of premiums without medical examination. In such event the indebtedness accumulated hereon, or any part thereof, may be paid in cash or allowed to remain as a loan on the Policy. Such indebtedness shall at all times constitute a first lien on the Policy.

10. DISABILITY PROTECTION.—If the Insured, before attaining the age of sixty years and before default in the payment of any renewal premium hereunder, shall furnish proof satisfactory to the Company that he has become wholly and permanently disabled by bodily injury or disease, so that he is and will be permanently, continuously and wholly prevented thereby from performing any work for profit or from carrying on any gainful occupation, the Company will, at the option of the Insured, either:

(a) Pay for the Insured the premiums, if any, which shall thereafter become due hereon during the continuance of such disability; provided, in any such event premiums so paid by the Company shall not become an indebtedness on this contract, and the cash loans and other values hereof, as shown in the table herein, shall increase in the same manner as though the premiums were being paid by the Insured. The Insured shall, however, at any time, on demand, furnish the Company satisfactory proof of the continuance of such disability, and if the Insured shall fail to furnish such proof or it shall appear to the Company that the Insured is able to perform any work or to follow any gainful occupation, the Company's obligation to pay the premium shall cease and the Insured shall resume payment of premiums hereon in cash on the first premium due date following such recovery: or (b) pay the Insured immediately on account of this policy, one-tenth of the amount insured hereunder, less premiums due, if any, and a like amount annually thereafter, during such disability, until the said amount, less premiums due, and other indebtedness, is paid in full. Or (c) pay to the Insured immediately, on account of this policy one-twentieth of the amount insured hereunder, and a like amount annually thereafter, during such disability, until the said amount, less any indebtedness, is paid in full.

Should the Insured die while receiving installment payments as provided in Sections "B" or "C", the Company will pay to the designated beneficiary, in one sum, the difference between the face amount of this Policy and the aggregate sum of the installments paid to the Insured while living.

If, however, the Insured shall recover, the annual advance shall cease, and any advances already made under provisions (b) or (c) above, may be returned in cash or remain charges against the policy.

Independently of all other causes, the loss of both hands at or above the wrists, both feet at or above the ankles, loss of one hand and one foot as above, or irrecoverable loss of the sight of both eyes will be considered as total disability within the meaning of this section.

11. ANNUAL DIVIDENDS.—This policy shares in the Company's profits as full annual premiums are paid beginning with the second policy year and when paid up, and will receive annually such dividends as may be apportioned by the Company. Dividends thus apportioned shall at the option of the Insured, be either:

(1) Paid in cash; or

(2) Applied toward the payment of any premium or premiums; or

(3) Applied to the purchase of participating paid-up additions to the policy; or,

(4) Left to accumulate to the credit of the policy, with interest at the rate of three and one-half per centum per annum, payable at the maturity of the policy, but withdrawable on any anniversary of the Policy.

Should the Insured fail to select any of the above options when full annual premium has been paid, the Company will leave the apportioned dividend to accumulate to the credit of the policy. (Option 4)

If such dividends shall be left with the Company, then at the expiration of any policy year, when the reserve hereon plus the accumulated dividends shall equal or exceed the net single premium at the attained age of the Insured, this policy will, at the option of the Insured, be endorsed by the Company as a fully paid-up policy with annual dividends and without any further payment of premiums; or, the Insured may continue the payment of premiums until such time as the reserve hereon plus the accumulated dividends shall equal or exceed the sum insured hereby, whereupon the Insured shall be entitled to surrender this policy and to receive the principal sum named herein as an endowment. Should the Insured die before exercising either of the options of this sub-division, the accumulated dividends will be paid as an addition to the principal sum insured hereby.

12. LOAN INSURANCE.—Any indebtedness to the Company against this policy may be covered by loan insurance, and, upon due proof of the death of the Insured, such loan insurance shall be applied to the cancellation of any such indebtedness. Loan insurance shall be subject to the following conditions:

First—Evidence of insurability satisfactory to the Company shall be required. No loan insurance shall take effect until the Insured shall have received from the Company a certificate thereof.

Second—Premiums must be paid in accordance with the rates in the following table. The premium for loan insurance shall be computed at the attained age of the Insured at the time when such loan insurance is made or renewed. For periods of less than one year, the premium shall be at the rate of one-tenth of the one year's premium for each month and fraction of a month.

Third—Loan insurance shall not be granted for any period extending beyond the next premium paying anniversary date of this policy, but may be renewed from year to year subject to evidence of insurability satisfactory to the Company, and payment of premium at the attained age, but no loan insurance shall be granted or renewed after age sixty.

Fourth—Whenever the loan insurance exceeds the indebtedness the Company may cancel that portion of the loan insurance in excess of the indebtedness, and refund the unearned premium.

PREMIUMS FOR EACH $100 OF LOAN INSURANCE.

Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year
15	$0 73	24	$0 77	33	$0 84	42	$0 99	51	$1 40
16	74	25	78	34	85	43	1 01	52	1 48
17	74	26	78	35	86	44	1 04	53	1 57
18	74	27	79	36	87	45	1 07	54	1 67
19	75	28	79	37	89	46	1 11	55	1 79
20	75	29	80	38	90	47	1 15	56	1 91
21	76	30	81	39	92	48	1 20	57	2 05
22	76	31	82	40	94	49	1 26	58	2 21
23	77	32	83	41	96	50	1 33	59	2 38

13. ASSIGNMENTS.—This Company shall not be deemed to have knowledge of any assignment of this Policy, unless such assignment be in writing, and unless the original or a duplicate shall have been filed at the Home Office of the Company and its receipt duly acknowledged. Any claim under an assignment shall be subject to proof of interest. The Company will assume no responsibility for the validity of any assignment.

14. GENERAL.—(1) No alteration of this policy or waiver of any of its conditions shall be valid unless made in writing and signed by an officer of the Company.

(2) The reserve for the first year of this policy shall be computed as for one year term insurance.

(3) The Insured may, without consent of the beneficiary, receive every benefit and exercise every right and enjoy every privilege granted the Insured by the terms of this Policy.

(4) At any time, and while in full force, this policy may be exchanged for a policy of the same amount, having higher rate, and upon any plan issued by the Company, by paying the difference in premiums from date of issue until date of change, with compound interest at the rate of five per cent.

(5) In the event of default in premium payments, unless the cash value has been duly paid, it is agreed that this Policy may be reinstated at any time upon evidence of insurability satisfactory to the Company, and the payment of all overdue premiums and the

payment or reinstatement of any other indebtedness to the Company upon said Policy, with interest at the rate of not exceeding five per cent per annum.

Military or naval service in time of war is a risk not assumed under this Policy unless a written permit therefore shall be granted and a rate of extra premium to be fixed by the Company shall be paid; and if the Insured, without such permit, signed by an executive officer of the Company, and payment, shall enter or be engaged in any military or naval service in time of war and dies while engaged in, or after the termination of such service from injury or disease resulting from and incidental to such service, the liability of the Company under this Policy is limited to the amount of the premiums actually paid on such policy. In the event of the Insured's engaging in military or naval service in time of war, or if as a civilian he engage in any allied occupation involving an association with military or naval manoeuvres in time of war, no Disability Benefits shall thereafter accrue hereunder.

Attached to and made a part of Policy No. . . . . issued by the Beneficial Life Insurance Company of Salt Lake City, Utah.

AXEL B. C. OHLSON,
Secretary.

TABLE OF LOAN AND SURRENDER VALUES

After Payment of Premiums for	COLUMN 1 Loan Value at Beginning of Year. Cash Value at End of Year	COLUMN 2 Paid-up Life Insurance	COLUMN 3 Extended Term Insurance		After Payment of Premiums for	COLUMN 1 Loan Value at Beginning of Year. Cash Value at End of Year	COLUMN 2 Paid-up Life Insurance	COLUMN 3 Extended Term Insurance	
			Years	Months				Years	Months
1 year	None	None	0	1	11 yrs.	$2490	$5340	20	9
2 yrs.	$ 150	$ 360	1	8	12 "	2790	5850	21	10
3 "	430	1090	4	11	13 "	3100	6360	22	9
4 "	650	1610	7	6	14 "	3430	6890	23	9
5 "	880	2140	10	0	15 "	3770	7400	24	8
6 "	1130	2690	12	6	16 "	4120	7920	25	8
7 "	1380	3220	14	7	17 "	4480	8430	26	10
8 "	1640	3750	16	6	18 "	4860	8950	28	4
9 "	1910	4280	18	1	19 "	5250	9470	30	5
10 "	2190	4800	19	5	20 "	6150	10000	Paid-up	

MODES OF SETTLEMENT

The Insured or the owner, or the beneficiary after the Insured's death, in case the Insured shall have made no election, may, by written notice to the Company at its Home Office, elect to have the net sum payable under this Policy upon the death of the Insured, or upon the maturity of this Policy as an Endowment, paid either in cash or as follows:

(1) By the payment of an annuity equal to three and one-half per centum of such net sum payable at the end of each year during the lifetime of the payee, and by the payment upon the death of the payee of the said net sum, together with any accrued portion of the annuity for the year then current, unless otherwise directed in said notice, to the payee's legal representatives or assigns.

(2) By the payment of equal annual installments for a specified number of years, the first installment being payable immediately

ly, in accordance with the following table for each one thousand dollars of said net sum.

(3) By the payment of equal annual installments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the payee shall survive, in accordance with the following table for each one thousand dollars of said net sum.

Any installments payable under (2) or (3) which shall not have been paid prior to the death of the payee, shall be paid, unless otherwise directed in said notice, to the payee's legal representative or assigns.

When any option calling for annual payments is elected, this Policy shall be surrendered upon its maturity and a supplementary non-participating contract shall be issued for the option elected.

Unless otherwise specified by the owner or by the beneficiary in making such election, the payee may at any time surrender the contract guaranteeing the payment of installments for the commuted value of the payments yet to be made, computed upon the same basis as option (2) in the following table; provided that no such surrender and commutation will be made under option (3) except after the death of the payee occurring within the aforesaid twenty years.

TABLE OF INSTALLMENTS FOR A POLICY OF EACH $1000

OPTION (2)		OPTION (3)					
NUMBER OF ANNUAL INSTALLMENTS	AMOUNT OF EACH INSTALLMENT	AGE OF PAYEE WHEN POLICY BECOMES PAYABLE	AMOUNT OF EACH INSTALLMENT	AGE OF PAYEE WHEN POLICY BECOMES PAYABLE	AMOUNT OF EACH INSTALLMENT	AGE OF PAYEE WHEN POLICY BECOMES PAYABLE	AMOUNT OF EACH INSTALLMENT
1	$1000.00	10 and under	$43.24	30	$48.36	50	$59.56
2	508.00	11	43.40	31	48.76	51	60.24
3	344.86	12	43.58	32	49.16	52	60.92
4	263.04	13	43.76	33	49.60	53	61.58
5	214.00	14	43.94	34	50.04	54	62.22
6	181.32	15	44.14	35	50.52	55	62.84
7	158.02	16	44.34	36	51.00	56	63.44
8	140.56	17	44.54	37	51.50	57	64.00
9	127.00	18	44.76	38	52.02	58	64.54
10	116.18	19	45.00	39	52.58	59	65.04
11	107.34	20	45.24	40	53.14	60	65.50
12	99.98	21	45.50	41	53.72	61	65.92
13	93.76	22	45.76	42	54.32	62	66.30
14	88.48	23	46.04	43	54.92	63	66.64
15	83.90	24	46.32	44	55.56	64	66.94
16	79.88	25	46.60	45	56.20	65	67.20
17	76.38	26	46.94	46	56.86	66	67.40
18	73.26	27	47.28	47	57.54	67 and over	67.50
19	70.48	28	47.62	48	58.20		
20	67.98	29	47.98	49	58.88		
25	58.62						
30	52.54						

INSTRUCTIONS.—Read your policy carefully, for the entire contract between you and the Company is contained therein. The Company will be glad to furnish information on any points regarding the policy that are not thoroughly understood.

Do not allow any agent to persuade you to give up this policy for one in another company without securing the new proposition in writing. Send it to the Beneficial for its advice and counsel, which are always at your service.

Unless your policy does contain an option of conversion to another form of policy, do not allow any Agent to persuade you

to give it up for a new one in this Company without securing the proposition in writing and submitting it to the Home Office for advice.

All payments under Beneficial policies due on account of death, maturity or other causes, are promptly made. When such payments become due, communicate directly with the Company, or one of its representatives. Representatives of the Company are not permitted to demand or receive any compensation for services in assisting or instructing a claimant in preparing proof of loss or adjusting a claim.

APPLICATION

I HEREBY DECLARE AND AGREE, That I am temperate in my habits, am now in good health, and ordinarily have good health, and that in my statements and answers in this application and to the Medical Examiners no information has been or will be withheld touching my past and present state of health and habits of life and present and prospective occupations, employments and residence, with which the Beneficial Life Insurance Company should be made acquainted; and that the statements and answers to the printed questions above, together with this declaration, as well as those made to the Company's Medical Examiner, shall constitute the application and be the basis of this contract. It is also understood and agreed on behalf of myself and of my beneficiary under any policy issued by the said Company on my life, that the Company shall incur no liability until this application has been received, approved, the policy issued thereon by the Company and delivered and paid for during my lifetime and good health, nor until date given in statement No. 18, above; and that the policy applied for shall be in the form now in use by the Company.

In signing this application I do hereby agree to submit to a medical examination by one of the regular examiners of the Beneficial Life Insurance Company, and for failure to do so I do hereby agree to forfeit any amount I may pay the Company's agent with this application.

MEDICAL EXAMINER'S FORM

I HEREBY AGREE, That the foregoing statements made to the Company's Medical Examiner, are a part of my application for insurance, are declared to be true, and are offered to the Company as a consideration for the contract.

20 PREMIUMS LIFE ANNUAL DIVIDEND POLICY.

No. 99999. Age 35.

SUM INSURED, $10,000.00. ANNUAL PREMIUM, $361.70

BERKSHIRE LIFE INSURANCE COMPANY
INCORPORATED
BY THE LEGISLATURE OF MASSACHUSETTS 1851.

The Insured: *William Pitt*, of *Pittsfield, Massachusetts.* The Beneficiary: *Hannah Pitt, wife of the Insured.* Sum insured: *Ten Thousand* Dollars, payable at death of the Insured. The premium: *Three hundred sixty-one and 70-100* Dollars, payable upon the delivery of this policy in accordance with the provisions of the application therefor, and a like sum payable on or before the *first* day of each *June* succeeding the *first* day of *June*, 1917 (which last named date shall be taken as the beginning of the policy year and of the insurance hereunder), until the premiums have been fully paid for *twenty* successive years, or until the prior death of the insured.

In Consideration of the application for this Policy, which is hereby made a part of this contract, a copy of which application is hereto annexed, and of the payment of premiums as above described, the Berkshire Life Insurance Company promises to pay the Sum Insured, at its Home Office in Pittsfield, Mass., to the beneficiary herein named upon receipt at its said Home Office of due proof of the death of the insured occurring during the continuance of this Policy, and on its surrender, the balance of the premium, if any, for the then current policy year, and any other indebtedness on account of or secured by this Policy, being first deducted therefrom; subject, however, to the insured's right, if any, to change the beneficial interest hereunder, as hereinafter specified; and provided that if no beneficiary shall survive the insured, such payment shall be made to the executors, administrators, or assigns of the said insured.

This Policy will be incontestable after one year from the date of its issue, except for non-payment of premium, and except for violation of the conditions of the policy relating to military or naval service in time of war.

The provisions, requirements, and benefits hereinafter stated are hereby referred to and made a part of this Policy.

In Witness Whereof, The said Company has, by its President and by its Secretary, or an Assistant Secretary, executed this contract at Pittsfield, Massachusetts, this *first* day of *June*, One Thousand Nine Hundred *seventeen*.

ROBERT H. DAVENPORT, *Secretary.* WM. D. WYMAN, *President.*

PROVISIONS, REQUIREMENTS AND BENEFITS.

MODIFICATIONS, ETC.—This policy while in force shall not be modified or altered, except upon the request in writing of the insured, and of other parties in interest, if any, and the approval on behalf of the Company of the President, a Vice-President, the Sec-

retary or an Assistant Secretary. All modifications and alterations shall comply with the legal requirements of the state within which the policy is issued.

ENTIRE CONTRACT.—This policy and the application thereof constitute the entire contract between the parties. All statements made by the applicant shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy or be used in defense to a claim under this policy unless it is contained in the application and a copy of the application is endorsed hereon or attached hereto when the policy is issued.

PREMIUMS.—Premiums are payable in advance at the Home Office, but will be accepted elsewhere, on or before the date when due, in exchange for the Company's official receipt, signed by the President, or a Vice-President, the Secretary, or an Assistant Secretary, and countersigned by the agent authorized to deliver the same. In case of failure to pay any premium when due, or within the grace period, if any, or to pay when due the interest on any premium obligation, the Company's only liability shall be such, if any, as is set forth hereunder. (See "Non-Forfeiture Benefits.") Subject to the grace provisions of this policy, no premium payment shall continue it in force beyond the date on which the next premium will become due by the terms of this policy or amendments thereto.

GRACE.—After the first premium on this policy has been paid, overdue premiums will be accepted within thirty-one days from the date the premium is due, the policy meantime being continued in force, and the premium unpaid being a lien upon the policy.

SURPLUS.—This policy, while in force, will participate each year in the distribution of the surplus funds of the Company. At the option of the holder of the policy, dividends will (a) be payable in cash, or (b) be applied in reduction of premiums, or (c) be used to purchase participating paid-up additions to this policy, or (d) may be left with the Company to accumulate to the credit of the policy, with interest at the rate of three per cent. per annum, payable at the maturity thereof or withdrawable in cash on demand by the holder of the policy. If no election is made by the holder of the policy prior to any anniversary thereof the dividend for that anniversary shall be held by the Company as provided in Option (d).

PAYMENT OF PREMIUMS FROM SURPLUS.—If any premium remains unpaid at the expiration of the period of grace, the Company will apply the dividend accumulations under Option (d) to the payment then due, if such accumulations are sufficient to make said payment in full.

PAID-UP OR ENDOWMENT PROVISION.—When the cash value of the policy and additions, together with any accumulated surplus held at interest, shall equal the reserve for a fully paid-up policy of the same form and amount at the then attained age of the insured, the Company, upon written request, will endorse this policy as fully paid-up; or when such amount shall equal the face of this policy, the Company, upon written request and release by all parties in interest, will pay such amount as an endowment, after deducting any indebtedness hereon or secured hereby.

CHANGE OF PLAN.—Upon written request of all parties in interest, this policy, if in full force, may be exchanged at any anniversary of its issue, without medical examination, for any other form of policy now written by the Company, except the continuous instalment plan, provided the rate of premium shall not be diminished thereby, upon payment of an amount equal to the difference between the reserves upon the respective policies. The new policy shall be for the same amount, shall bear the same number and date, and shall be written as of the same age as this policy.

ASSIGNMENTS.—The Company shall not be held to have notice of any assignment of this policy until the original assignment, or a duplicate thereof, is filed in the Company's Home Office; the Company will not assume any responsibility for the validity of an assignment, and before payment of the policy the claim of an assignee shall be subject to proof to the satisfaction of the Company. No assignment of this policy shall be deemed to transfer the title to any dividends or dividend additions or accumulations, accrued or to accrue hereon, unless the same shall be specifically included in such assignment.

APPOINTING OR CHANGING BENEFICIARY.—The insured, subject to the rights of any assignee, may, if the right to do so has been reserved in the application for this policy, appoint a beneficiary or beneficiaries, provided none be herein named, and also from time to time during the continuance of this policy, may change the beneficiary or beneficiaries, whether named in the policy or not, by filing with the Company a written request therefor. Such appointment or change shall take effect only upon the endorsement of the same on the policy by the Company at its Home Office.

LOANS.—After two full annual premiums have been paid hereon, and on a proper assignment of this policy, the Company will lend on the sole security of this policy, with interest at five per cent. per annum, payable in advance, the whole or any part of the cash value of the policy and of all paid-up additions thereto at the end of the policy year during which application for the loan is made; provided that from such loan the Company will deduct any existing indebtedness on account of or secured by the policy and any unpaid portion of the premium for the current policy year, and provided, further, that the Company may, at its option, defer the granting of any loan (other than to pay premiums on policies in the Company) for a period of ninety days from the date of the application therefor. Failure to repay any such loan, or to pay interest thereon, shall not avoid the policy unless the total indebtedness thereon shall equal or exceed the loan value at the time of such failure, nor until thirty-one days after notice has been mailed by the Company to the last known address of the insured and of the assignee of record at the Home Office of the Company, if any.

Military or Naval Service.—If within five years from the date of this policy the insured shall engage in military or naval service in time of war, the liability of the Company in event of the death of the insured while so engaged, or within six months thereafter, will be limited to the return of the premiums, paid hereon, exclusive of any extra premium paid for military or naval service, less any indebtedness to the Company hereon; unless before engaging in such service or within one month (of not less than thirty days), or at the time of paying the first premium due hereon, if the insured shall be then so engaged, the insured shall pay to the Company at its home office in Pittsfield, Massachusetts, such extra premium as may be required by the Company, and in like manner shall pay annually thereafter on each anniversary of this policy or within one month (of not less than thirty days), while the insured shall continue to be so engaged, such extra premium as may be required by the Company.

Within one year after the termination of the war the Company will return such portion of the extra premiums as in its judgment will not be required to cover the extra hazard.

Error in Age.—If the age of the insured has been misstated in the application for this policy, the amount payable shall be such as the premium would have purchased at the rate for the correct age.

NON-FORFEITURE BENEFITS.

In case of default in the payment of any premium, after two full annual premiums have been paid hereon, the holder of this policy shall be entitled, by a writing filed with the Company at its Home Office during the period of grace, to elect one of the following options:

(1). **Cash Value.**—To surrender the policy, and, with the written assent of the person or persons to whom it is made payable, receive its then cash value, which will be the cash value stated in the accompanying table, increased by the value of any dividend additions or accumulations and diminished by the amount of any indebtedness hereon or secured hereby.

(2). **Paid-up Insurance.**—To have the policy continued as paid-up insurance payable at the same time and on the same conditions as in the original contract, for such an amount as its then cash value, as above defined, will purchase, as a net single premium. Such insurance shall participate annually in the distribution of surplus and shall have increasing cash values.

(3). EXTENDED INSURANCE.—To have the policy continued as extended term insurance from the due date of the premium in default for its face amount, increased by any dividend additions and diminished by any indebtedness hereon or secured hereby, for such time as its then cash value, as above defined, will purchase as a net single premium. Such extended insurance shall not have the right to loans but shall have a cash surrender value and shall participate in the annual distribution of surplus, the share apportioned thereto to be payable in cash.

AUTOMATIC PROVISION.—If, during the aforesaid period of grace, the holder shall not elect one of the foregoing options, this Policy shall be continued as participating paid-up insurance under the second option.

The values for this policy are stated in the accompanying table for even years. If the default occurs after the payment of not less than a quarterly instalment of the current year's premium, the values will be proportionately increased. They will also be increased by the value of any dividend additions or accumulations, and decreased, in the manner set forth above, by the amount of any indebtedness hereon or secured hereby. After all premiums have been paid on this policy, or if this policy becomes paid up for a reduced amount, or if extended term insurance is taken hereunder, the insurance will have a cash surrender value which will be its legal net value and will be available within thirty days of application therefor on legal surrender of the policy.

The Company may, at its option, defer the granting of any surrender value for a period of ninety days from the date of the application therefor.

At End of the	Paid-Up Insurance (Participating)	or Cash Value, (Loan Values are the same as Cash Values)	or Extended Insurance (Participating)	
			Years	Days
2d Year	$706 10	$307 20	3	188
3d "	1,263 10	559 50	6	155
4th "	1,817 00	819 60	9	123
5th "	2,367 60	1,087 70	12	26
6th "	2,914 50	1,364 00	14	183
7th "	3,458 30	1,648 90	16	218
8th "	3,998 70	1,942 70	18	141
9th "	4,535 60	2,245 60	19	332
10th "	5,069 10	2,557 80	21	80
11th "	5,565 60	2,862 40	22	92
12th "	6,059 90	3,176 80	23	63
13th "	6,552 80	3,501 60	24	7
14th "	7,044 20	3,837 00	24	306
15th "	7,534 50	4,183 30	25	248
16th "	8,024 70	4,541 10	26	219
17th "	8,515 00	4,910 70	27	245
18th "	9,003 90	5,293 10	29	6
19th "	9,501 50	5,688 90	31	24
20th "	10,000 00	6,099 20	.....	.....

The values in the above table, and the corresponding values for intervening and subsequent years (which will be furnished on request), are based upon the American Experience Table of Mortality, with interest at the rate of three per cent. per annum. The amount deducted from the reserves in computing the values for the second to the ninth policy years inclusive, is in no case more than one and four-tenths per cent. of the amount insured, and no deduction from the reserves is made in computing the values for the tenth and subsequent years. Loan Values are available at any time after two full years' premiums have been paid, subject to the terms of the clause concerning loans.

REINSTATEMENT.

This policy may be reinstated at any time after the date of default in the payment of any premium (unless the cash value has been paid, or the extension period has expired), upon the production of evidence of insurability satisfactory to the Company, and the payment of all overdue premiums, and the payment or reinstatement of any other indebtedness to the Company on account of or secured by said policy, with interest at the rate of six per cent. per annum.

INSTALMENT OPTIONS.

INSTALMENT PROVISIONS.—The insured, with the power of revocation, shall have the right to elect that the payment of this policy when due shall be in instalments rather than in one sum. Each instalment certain after the first will be increased by such share of surplus interest as may be allotted thereto by the Directors. The Company will, on the surrender of this policy when due, give in exchange an agreement to pay in accordance with the method elected by the insured under either Option A or Option B hereinafter stated. If the insured shall not have previously elected either of said Options, the beneficiary or beneficiaries, when this policy becomes payable, shall have the right of election.

Any such election, revocation or appointment, must be in writing, duly executed in form satisfactory to the Company, and this policy returned to the Home Office of the Company for appropriate endorsement.

OPTION A.

INSTALMENTS FOR A DEFINITE NUMBER OF YEARS.

LIMITED INSTALMENTS.—At the death of the insured, to have the whole, or any part not less than $1,000 of the proceeds of this Policy, including any dividend additions then in force, paid in a specified number of annual instalments, as per table below, which shall apply pro rata per $1,000 for the amount so paid, the first instalment being payable upon the issue of the agreement.

The number of instalments under this option may be changed at any time by the insured. Unpaid instalments will be commuted on the basis of three per cent. compound interest and paid in one sum at any time when an instalment is due, upon the written request of the beneficiary or beneficiaries, if of lawful age, provided the insured shall not otherwise have directed in writing.

TABLE OF INSTALMENTS CERTAIN, VALUE OF $1,000.

If in	5	Instalments	$212.00	Annually
"	10	"	113.82	"
"	15	"	81.33	"
"	20	"	65.26	"
"	25	"	55.76	"
"	30	"	49.53	"

OPTION B.

INSTALMENTS CONTINUOUS FOR LIFE (TWENTY CERTAIN).

CONTINUOUS INSTALMENTS.—At the death of the insured, to have the whole, or any part not less than $1,000 of the proceeds of this policy, including any dividend additions then in force, paid in annual instalments, continuous during the lifetime of the beneficiary, of an amount corresponding to that stated in the table below for the age of the beneficiary or beneficiaries at the date of the death of the insured, which table shall apply pro rata per $1,000 for the amount to be so paid, the first instalment being payable upon the issue of the agreement. If there be more than one beneficiary, the amount to be so paid shall be considered as divided into equal parts and the amount of each beneficiary's annual instalment shall be determined pro rata for the age attained.

TABLE OF CONTINUOUS INSTALMENTS, VALUE OF $1,000.

Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment
1	$36 97	9	$38 49	17	$40 94	25	$43 16	33	$46 27	41	$50 55	49	$55 89	57	$61 17	65	$64 45
2	37 16	10	39 52	18	41 18	26	43 49	34	46 74	42	51 17	50	56 60	58	61 72	66	64 67
3	37 35	11	39 70	19	41 43	27	43 84	35	47 23	43	51 80	51	57 29	59	62 24	67	64 85
4	37 54	12	39 89	20	41 69	28	44 20	36	47 73	44	52 46	52	57 98	60	62 71	68	64 99
5	37 73	13	40 08	21	41 96	29	44 59	37	48 26	45	53 12	53	58 66	61	63 15	69	65 09
6	37 92	14	40 28	22	42 24	30	44 98	38	48 80	46	53 80	54	59 33	62	63 54	70	65 16
7	38 11	15	40 49	23	42 53	31	45 39	39	49 36	47	54 50	55	59 97	63	63 89	..	.....
8	38 30	16	40 71	24	42 84	32	45 82	40	49 95	48	55 19	56	60 58	64	64 19	..	.....

Age 71 and over same as age 70.

PAYMENT AFTER DEATH OF BENEFICIARY.—In the event of death of the beneficiary before receiving all the instalments under Option A, or all the first twenty instalments under Option B, such of said instalments as may then remain unpaid will be commuted on the basis of three per cent., compound interest, and paid in one sum to the executors, administrators or assigns of such beneficiary; provided, however, that the insured, by a writing filed with the Company, may designate some person who, in case of the death of the beneficiary before receiving all of said instalments, shall, if then living, be entitled to receive annually such of the same as may then remain unpaid. If the insured shall not have made such designation, the beneficiary may do so when this policy becomes payable.

SEMI-ANNUAL, QUARTERLY OR MONTHLY INSTALMENTS.—Under either of the foregoing options, annual instalments may be taken in equivalent semi-annual, quarterly, or monthly payments. The equivalent of each $100 of annual instalment is $50.40 paid semi-annually; $25.30 paid quarterly; or $8.45 paid monthly.

The assured is hereby notified that by virtue of this policy he is a member of the BERKSHIRE LIFE INSURANCE COMPANY, and is entitled to vote either in person or by proxy at any and all meetings of said Company. The annual meetings are held at its Home Office on the 20th day of January in each year, at 2 o'clock P. M., or on the 21st day of January, in case the 20th should be Sunday.

APPLICATION.

Under the Laws of Massachusetts, each applicant for a Policy of Insurance to be issued hereunder is entitled to be furnished with a copy of this application attached to any Policy issued thereon.

MEDICAL EXAMINERS' FORM.

I hereby declare, on behalf of myself and of any person who shall have or claim any interest in any policy issued upon this application, that, to the best of my knowledge and belief, each of the foregoing answers in Parts I and II of this application is full, complete, and true, and that I am in sound physical condition, and a proper subject for life insurance.

I agree that the insurance hereby applied for shall not be in force until the acceptance and approval of this application by the Company at its Home Office, the delivery of the policy to me or my agent, and the payment of the first premium as required therein during the condition of my health described and certified to in this application; and that upon such delivery said policy shall be taken and accepted as having become effective upon the date stipulated in the policy as the date on which the insurance begins.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY RIDER.

No. 99999. AGE 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $379.50.

THE CANADA LIFE ASSURANCE COMPANY
HEAD OFFICE, TORONTO, CANADA.

Paid-up Capital, One Million Dollars.

The Canada Life Assurance Company, in compliance with a written application which is made the basis of this contract, assures the life of *John Smith* of *Detroit, Michigan, Merchant* (the assured) under this policy of assurance, the particulars of which are as follows:

1. PLAN OF ASSURANCE.—Life, Limited Premiums.

2. SUM ASSURED.—*($10,000) Ten Thousand Dollars.*

3. PREMIUM.—*$379.50,* payable in advance, every *twelve* months from the *1st* day of *June, 1917,* during the life of the assured, until premiums for *twenty* full years shall have been paid.

4. SUM ASSURED PAYABLE.—Upon receipt of due proof of the death of the assured.

5. DIVIDENDS.—Payable annually in accordance with the provisions on the third page.

6. POLICY YEARS.—Computed as from the *1st* day of *June, 1917,* during the continuance of this policy.

7. BENEFICIARY.—*Wife of the Assured, Mary Smith.*

This assurance is subject to the privileges, provisions and options hereon endorsed, which form a part of this contract as fully as if the same were stated over the seal and signatures hereto attached.

Signed and Sealed at Toronto, Canada, this *1st day of June, 1917.*

C. R. ACRES, *Secretary.* H. C. COX, *President.*

PRIVILEGES.

1. NO RESTRICTIONS.—No restrictions are placed upon the assured as to residence, travel or occupation, except as stated in Provisions 8 and 9 hereof.

2. GRACE.—Thirty-one days of grace are allowed for the payment of every premium after the first.

3. INDISPUTABILITY.—After being in force one full year this policy shall, subject to the payment of premiums, and to Provisions 8 and 9 hereof, be indisputable.

4. PAYABLE IN GOLD.—The sum assured shall be payable in gold coin of the present legal standard of weight and fineness. The premiums may be paid either in such gold coin, or its equivalent in currency of Canada or the United States, at the market value.

5. SURRENDER VALUES.—After premiums for three full years have been paid the assured may (at any time within sixty days after the due date of a premium payment) upon legal surrender of this contract (a) receive the surrender value in cash, (b) obtain a non-participating paid-up insurance, or (c) obtain a non-participating extended term insurance. These values are stated in the Table on page 3 hereof. If non-participating extended term insurance be taken, and if there be any indebtedness outstanding, the amount of such term insurance and the period for which it will run shall be determined as in Privilege 8. These options are to be construed agreeably to the automatic insurance privilege hereinafter provided.

6. LOANS.—At any time after premiums for three full years have been paid the Company will lend upon the sole security of this policy (in the absence of statutory restrictions and on execution of a proper loan agreement and delivery of this policy to the Company) up to the loan value specified in the Table on page 3 hereof, at a rate of interest which may be but shall not exceed 6 per cent per annum payable in advance to the end of the current policy year. The interest upon any such indebtedness, if not paid when due, shall be compounded yearly, and if the accumulated indebtedness on this policy exceed the entire cash surrender value hereof all liability of the Company under this policy shall thereupon terminate (subject, however, to the right of the assured to have the policy reinstated as provided for in Privilege 10 hereof) but such termination shall not take effect until at least one month after the Company has mailed notice as to such termination to the last known address of the assured and assignee, if any.

7. AUTOMATIC PREMIUM LOAN.—If in the application for this policy the assured shall have so requested, this policy shall not, after premiums for three full years have been paid, lapse or become forfeited by reason only of the non-payment of the premium within the days of grace allowed herein, provided the cash surrender value of the policy and of any dividend additions thereon (less any indebtedness on the policy) is equal to or greater than the premium then due and unpaid. In such event the Company will without further request treat the premium then due as paid and the amount of such premium (with interest as hereinafter provided) shall become a first lien upon the policy in the Company's favor in priority to the claims of any assignee or of any other person.

If the net available cash surrender value be less than the premium that is due, the Company will without further request continue this insurance in force until such value is exhausted (that is, for a period which bears the same ratio to the full premium period then ensuing as such net value bears to the full premium then due) and if prior to the expiration of such reduced period the last due premium be not paid in full, all liability of the Company on this policy shall thereupon terminate, subject to the right of the assured to have the policy reinstated as provided for in Privilege 10 hereof.

The rate of interest chargeable under these automatic loans may be but shall not exceed six per cent per annum, together with an expense fee of one per cent per annum upon the loan. The said interest and expense fee shall be payable annually on January 1st and if not then paid shall bear interest at six per cent per annum, compounded yearly.

If requested by the assured in writing while this policy is in force the Company will cancel the further operation of this automatic loan privilege and thereafter the extended insurance privilege (No. 8) will become available automatically in lieu of this privilege, and the extended insurance shall be subject to any existing indebtedness under this privilege or otherwise.

8. EXTENDED INSURANCE.—This policy, after premiums for three full years have been paid, shall not lapse or become forfeited by reason only of non-payment of premium; but in such event the insurance shall continue in force for the time and amount in this privilege mentioned (provided there be no indebtedness thereon) as a non-participating extended term insurance for the sum assured, to run from the due date of the premium in default and to continue in force for the period stated in the Table on page 3 hereof (with adjustment for intermediate periods on the same basis, in the case of default of a half-yearly or quarterly premium). If there be any indebtedness on this policy, the amount of such term insurance shall be the face amount of this policy less the amount of the indebtedness, and the period for which the said term insurance will run shall be that for which the cash surrender value of the policy less such indebtedness will carry such amount at single premium term rates, based on the British Offices Life Tables, 1893, OM (^{5}) with interest at three per cent, which shall also be the basis for the calculation of the extended insurance value after the expiration of the period covered by the Table hereon. Provided that such extended insurance may be surrendered to the Company at its Head Office within one month from the date of default in payment of premium for a cash value at least equal to the sum which would otherwise be available for the purpose of such extended insurance, and provided also that the original policy contract may be reinstated as provided for in Privilege 10 hereof. Any dividend additions shall be added to the amount of extended insurance provided above and the cash value of such additions shall increase the period for which such insurance will be continued. This privilege is only to become operative when the assured has not made a request (either before or after the policy contract is made) for the automatic premium loan privilege, or where, if such request has been made, the same has been cancelled.

9. BENEFICIARY.—The assured may appoint a beneficiary or beneficiaries, or may change the beneficiary or beneficiaries already appointed, or declare that this policy shall be for the benefit of himself or his estate at any time during the continuance of this policy, by written notice to the Company at its Head Office, accompanied by this policy, provided this policy has not then been assigned and notice thereof given to the Company, and provided there is no absolute beneficiary then living. The assured may at any time, by written notice to the Company, accompanied by this policy, declare the beneficiary then named to be the absolute beneficiary under this policy. Such an appointment of beneficiary, change of beneficiary, or declaration, shall not take effect until endorsed on this policy by the Company at its Head Office. During the lifetime of the absolute beneficiary the right to change the beneficiary will not exist in the assured.

Provided always that if the assured be domiciled in Canada, and if the sum assured be (under the policy or any declaration) for the benefit of such of the relatives of assured as by the law of such domicile to be free from the claim of creditors, then this privilege shall not apply or have any effect.

In the event of this policy becoming a claim before the appointment of any beneficiary the sum assured hereunder shall be payable to the assured's executors, administrators or assigns. If any beneficiary die before the assured the interests of such beneficiary shall vest in the assured.

10. REINSTATEMENT.—If this policy becomes terminated as a result of the exercise of Privileges 6 or 7, or by Provision 8, the assured shall have the right to have the policy reinstated within

three years thereafter by furnishing satisfactory evidence of insurability and upon payment of overdue premiums and all other indebtedness to the Company with interest thereon at six per cent per annum, compounded yearly. If in accordance with Privilege 8 this insurance be continued in force as non-participating extended term insurance, the original policy contract may be reinstated on like terms.

PROVISIONS.

1. The due date of a premium shall be that stipulated on the face hereof.

2. No agent has authority to put this policy in force by delivery thereof without the payment of the premium and the delivery of the proper receipt therefor. If it goes into the possession of any interested party without such payment or receipt it is only for examination, and it is not thereby put in force. A receipt for payment shall be valid or binding upon the Company only when issued from the Head Office in Toronto, upon the Company's printed form, and signed by the President or Vice-President or General Manager and Secretary. Premiums are payable at the Head Office, but, for the convenience of the assured, they may, when not overdue, be paid to an agent of the Company in exchange for the official receipt, signed as above stated, and countersigned by the agent.

3. If any premium, due prior to the time when the automatic insurance privilege commences to operate, be not paid within the thirty-one days of grace, this contract shall *ipso facto* become void, but it may be reinstated as provided for in Privilege 10 hereof.

4. Self-destruction (whether the assured be sane or insane) during the first policy year is a risk not assumed by the Company under this contract.

5. The age of the assured will be admitted at any time before the maturity of this policy upon satisfactory evidence of such age being furnished to the Company at its Head Office, but if not so admitted and if the age has been misstated the amount payable hereunder shall be such as the premium would have purchased at the correct age.

6. This policy and the application therefor contain the entire contract between the parties hereto, and all statements made by the assured shall in the absence of fraud be deemed representations and not warranties. Provided that where the laws of the country of domicile of the assured at the issue of the policy so require, no such statement shall avoid the policy unless it be contained in the written application therefor and a copy of the same be endorsed on or attached to the policy when issued. This contract cannot be varied except in writing hereon signed by one of the following Executive Officers of the Head Office of the Company in Toronto, namely, the President, Vice-President, General Manager, Secretary or Actuary. Any such variation shall not contravene the law of the domicile of the assured.

7. An assignment of this policy shall not be binding upon the Company unless in writing and filed at its Head Office in Toronto, Canada. The Company by filing an assignment assumes no responsibility for the validity or effect thereof.

8. Should the assured engage in any active military, naval or aeronautic service in time of war without the written consent of the Company, evidenced by the signature of two executive officers thereof, and the payment of such extra premiums as the Company may determine, the Company's liability in the event of his death during such service or within six months after the termination of such service, shall be limited to the reserve on this policy at the time of death, according to the American Experience Table of Mortality with interest at three per cent.

9. During the first two years of this policy, the assured may not engage in any branch of aeronautics, other than as provided in Provision No. 8, without the written consent of the Company and the payment of such extra premiums as the Company may determine. Should the death of the assured occur as a result of engaging in aeronautics without paying the extra premiums required by the Company, the liability of the Company shall be limited to the reserve on this policy at the time of death, according to the American Experience Table of Mortality with interest at three per cent.

10. In the event of this policy becoming a claim, the title of the person claiming the money shall be duly proven before payment

this contract delivered to the Company with a valid discharge therefor. Any loan or indebtedness to the Company on the policy, and the unpaid balance (if any) of the current year's premium will be deducted from the sum payable under the policy at settlement.

OPTIONS.

DIVIDEND OPTIONS.—This policy while in force shall participate in the distribution of surplus of the Company at the end of the first policy year upon payment of the second year's annual premium, and at the end of each subsequent policy year. The assured may elect to apply his annual dividends either (a) by purchasing a paid-up addition to the policy, (b) by payment in cash, (c) by reduction of the premium for the ensuing year, or (d) by allowing the dividends to remain with the Company and accumulate to the credit of the policy with interest (annually) at not less than three per cent per annum, and payable at maturity of the policy, but withdrawable on demand at the end of any policy year. If no other option is selected by the assured, the dividend shall be paid in cash.

If the assured shall have selected Option (d), the Company, provided written request therefor be made, will pay the sum assured hereunder as an endowment when the reserve on the policy, based upon the British Offices Life Tables, 1893, OM (^{5}) with interest at three per cent, together with such accumulated dividends, shall amount to the sum assured; or such accumulated dividends may, if the assured so directs, be applied at any premium due-date as an annuity (computed by the Company) towards cancellation of future premiums. The declared accumulated dividends under Option (d) shall be available in or towards payment of premiums under the automatic loan privilege (if uncancelled). No interest will be allowed if any dividend be withdrawn within one year of its declaration.

If Option (d) has not been previously selected, any of the first three options may be chosen at the time of any annual distribution, except that to change from Option (b) or (c) to (a) the consent of the Company shall be required.

Any option duly elected shall remain in effect until superseded by another of the above mentioned options.

OPTIONS AT MATURITY.—The assured, by written notice to the Company at its Head Office, and with written consent of the assignee and absolute beneficiary, if any, may elect to have the net sum payable under this policy upon the death of the assured paid either in cash or as follows:

OPTION 1. By the payment of interest thereon at three per cent per annum, payable annually, to the beneficiary under this policy during the life of the beneficiary and by the payment upon the death of the beneficiary of said net sum and accrued interest to the executors, administrators or assigns of the beneficiary, unless otherwise directed in said notice.

OPTION 2. By the payment of equal annual instalments for a specified number of years (the first instalment being payable immediately) in accordance with the following table for each $1,000 of said net insurance.

OPTION 3. By the payment immediately of a certain sum in cash, and equal annual instalments for a specified number of years (the first instalment being payable at the end of one year) in accordance with the following table, for each $1,000 of said net insurance.

OPTION 4. By the payment immediately of a certain sum in cash, and equal monthly instalments for a specified number of months (the first instalment being payable at the end of one month) in accordance with the following table which is based on $1,000 of net insurance.

OPTION 5. By the payment of equal annual instalments (the first instalment being payable immediately) for a fixed period of twenty years and for so many years longer as the beneficiary shall

survive, in accordance with the following table, which is based on $1,000 of net insurance.

Guaranteed instalments payable under Options (2), (3), (4) or (5) which shall not have been paid prior to the death of the beneficiary shall be paid, unless otherwise directed in said notice, to the executors, administrators or assigns of the beneficiary.

If the assured shall not have directed otherwise the beneficiary may, after the death of the assured, by like written notice and with the written consent of the assignee (if any) select any one of the above options.

Unless otherwise specified by the assured, the beneficiary may on any interest date receive the amount yet due under Option (1) and may at any time when a payment is due receive the commuted value of the guaranteed payments yet to be made under Options (2), (3) or (4) computed upon an interest basis of three per cent, but under Option (5), commutation (on such basis) will only be made in event of the death of the beneficiary occurring within the period of twenty years.

TABLES REFERRED TO ABOVE.

OPTION 2		OPTION 3			OPTION 4		
			Annual Instalments thereafter			Monthly Instalments thereafter	
No. of Annual Instalments	Amount of each Instalment	Payment in Cash at Death of Assured	No. of Instalments	Amt of each Instalment	Payment in Cash at Death of Assured	No. of Instalments	Amt of each Instalment
5	$212	$198	5	$175	$164	60	$15
10	113	146	10	100	169	120	8
15	81	104	15	75	128	180	6
20	65	107	20	60	95	240	5

OPTION 5

Age of Beneficiary at Death of Assured	Amount of each Instalment	Age of Beneficiary at Death of Assured	Amount of each Instalment	Age of Beneficiary at Death of Assured	Amount of each Instalment
14 or under	$39	37, 38	$48	51, 52	$57
15 to 18	40	39	49	53	58
19 to 21	41	40, 41	50	54, 55	59
22 to 24	42	42, 43	51	56, 57	60
25 to 27	43	44	52	58, 59	61
28 or 29	44	45, 46	53	60, 61	62
30 to 32	45	47	54	62 to 64	63
33 or 34	46	48, 49	55	65 or over	64
35, 36	47	50	56		

If the net sum to which a beneficiary is entitled under this policy be less than One Thousand Dollars it shall be paid in one sum and not converted into instalments, and Option (4) shall only be available when the amount of the monthly instalment is not less than Twenty Dollars.

Option (5) shall not be available (without the permission of the Company) if there be more than one beneficiary living.

If settlement of this policy be made in accordance with any of the above Options at Maturity, the amounts of the payments under Options (1), (2), (3) or (4) or of the instalments certain under Option (5) will be increased after one full year, by such annual dividends as may be declared by the Directors.

TABLE OF LOAN AND SURRENDER VALUES.

Assuming that the policy is free from indebtedness and statutory restrictions, and that the premium for the current policy year has been paid.

The table below is on the basis of $1,000. As this contract is for $10,000 the values will be ten times those stated below.

The term for which extended insurance will be granted remains the same without regard to the amount of the policy.

Policy Year	Cash or Loan Value (See Privilege Nos. 5 and 6)	Paid-up Insurance (See Privilege No. 5)	Extended Insurance (See Privileges Nos. 5 and 8)
	COLUMN 1	COLUMN 2	COLUMN 3
3rd Yr.	$ 57	$150	6 Years 5 Months
4th "	84	200	9 " 2 "
5th "	112	250	11 " 7 "
6th "	139	300	13 " 8 "
7th "	168	350	15 " 7 "
8th "	197	400	17 " 2 "
9th "	227	450	18 " 8 "
10th "	257	500	19 " 11 "
11th "	289	550	21 " 1 "
12th "	321	600	22 " 2 "
13th "	355	650	23 " 2 "
14th "	389	700	24 " 2 "
15th "	425	750	25 " 2 "
16th "	460	800	26 " 2 "
17th "	497	850	27 " 4 "
18th "	535	900	28 " 10 "
19th "	575	950	31 " 3 "
20th "	615	.....	.....

Any dividend additions shall operate to increase the benefits in the above schedule of values.

The values in the above table are based upon the British Offices Life Tables, 1893, OM (^{5}), with interest at three per cent less an amount not exceeding two and one-half per cent of the sum assured. The cash value in any year is equal to the value of the extended insurance calculated on the basis of the above mentioned table of mortality and rate of interest. After the twentieth year the minimum basis for values shall be the above mentioned table of mortality and rate of interest, less an amount not exceeding one per cent upon the sum assured.

THE CANADA LIFE ASSURANCE COMPANY.

To be attached to Policy No. 99999 on the life of *John Smith* and to be read as part thereof.

TOTAL DISABILITY BENEFIT.—(a) After this policy shall have been in force one full year, if the assured before attaining the age of sixty years shall furnish during continuance of this contract proof satisfactory to the Company that he has become wholly and permanently disabled by bodily injury or disease, so that he shall and will be permanently, continuously and wholly prevented thereby from performing any work for compensation or profit, or from following any gainful occupation, and if premiums have been duly paid to the end of the policy year, in which such proof is approved, the Company will waive payment of the premiums thereafter falling due while such disability remains total and permanent and not otherwise, and will make endorsement hereon to that effect, which premium so waived will not be an indebtedness hereon and this policy will continue in full force.

(b) In addition to waiving premiums as aforesaid the Company, after proof of such disability as provided in (a), will pay, one year after such proof, one-tenth of the sum assured under the policy and a like amount yearly thereafter upon the anniversary of the first payment until ten such payments in all have been made. Should the death of the assured occur before the total of the payments so made is equal to the sum assured, the difference between the total payments made and the sum assured shall be paid in one sum to the beneficiary or other person entitled. Each such payment shall reduce to that extent the amount of assurance in force and the Loan and Surrender Values shall be based upon the reduced amount. If at any time, when any such payment is due, there exists an indebtedness on the policy in excess of the Cash Surrender

Value of the reduced amount of assurance, the Company will apply such part of the payment as may be necessary to reduce the indebtedness to the amount secured by such Cash Surrender Value.

PROVIDED ALWAYS that notwithstanding proof of disability may have been accepted by the Company, the assured shall, as often as required by the Company, but not oftener than once a year, furnish satisfactory proof of the continuance of such disability. If the assured shall fail to furnish such proof or if he shall so far recover as to be able to engage in any gainful occupation, then no further premiums shall be waived and no further payments under (b) shall be made by the Company. In such an event, if the amount of the assurance shall have been reduced by the amount of the payments made under (b), such reduced amount of assurance shall thereafter be deemed the sum assured hereunder and the premiums thereafter falling due, as well as all benefits under the policy, shall be reduced proportionately.

Without prejudice to any other cause of total and permanent disability the Company will consider the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot as total and permanent disability within the meaning of this provision.

This benefit is granted in consideration of an extra *annual* premium of *Seven and no/100 Dollars*, and this extra premium is included in the amount of the premiums stated on the first page of this policy. This benefit and the extra premium therefor may be cancelled by the written request of the assured at any premium anniversary upon endorsement of such cancellation upon the policy by the Company.

If this benefit be continued in force until the assured has attained his sixtieth birthday any premiums which may fall due thereafter on this policy shall be reduced by the amount of the extra premium above stated for this benefit.

Toronto, Canada, *June 1, 1917.*

Should the assured engage in military or naval service in time of war, this benefit shall thereupon become null and void and the extra premium mentioned above shall thereafter cease to be payable.

C. R. ACRES, *Secretary.* H. C. COX, *President.*

APPLICATION.

I hereby declare and agree that to the best of my knowledge and belief I am at present in good health, not being afflicted with any disease or disorder, external or internal; and that the answers to the above questions are, and that those to be given to the Company's Medical Examiner shall be, full, complete and true; that I will accept and pay the first premium on the policy hereby applied for when issued by the Canada Life Assurance Company, subject to the privileges and conditions contained in said policy; and further that the said policy shall not take effect until the same shall be issued and delivered by the said Company and the first premium paid thereon in full, and Head Office receipt therefor be received by me, while my health is in the same condition as described in this application and in my answers to the Company's Medical Examiner; and further that the principles and methods now or hereafter followed by the Company in determining and allotting the surplus in connection with participating policies shall be accepted by all parties; and further that the Company shall not be liable on the said policy in the event of my death by self-destruction (whether I be sane or insane) during the first policy year.

I hereby request that the Company's automatic premium loan privilege shall become operative should that privilege be available under the policy hereby applied for.

MEDICAL EXAMINER'S FORM.

The foregoing answers are full, complete and true, and are a continuation of and form part of my application for Assurance to and in the Canada Life Assurance Company.

20 PAYMENT LIFE GUARANTEED GRADED COUPON OPTIONS POLICY WITH DISABILITY BENEFITS.

No. 99,999. AGE, 35.
AMOUNT, $10,000.00. PREMIUM, $381.40.

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO.

HOME OFFICE DENVER, COLO.

By this Policy of Insurance agrees to pay the sum of ($10,000.00) *Ten Thousand Dollars,* at its Home Office in the City of Denver, IMMEDIATELY upon the receipt of due proof of the death of *John Doe,* of *Denver,* County of *Denver,* State of *Colorado,* (the Insured under this Policy), to *Mary Doe, Wife,* with *the* right of revocation, subject to all the requirements, privilieges and provisions stated on this and the following pages, which are conditions precedent, and are a material part of this contract as fully as if they were recited at length over the signatures hereto affixed.

THIS CONTRACT is made in consideration of the written application of the above named Insured, which is made a part hereof, a copy of which is hereto attached, and the payment in advance to said Company, on the delivery of this policy, of *Three Hundred Eighty-one and 40-100* Dollars, being the premium for term insurance ending on the *Fourth* day of *February,* 1916, and the further payment of a like sum annually upon the *Fourth* day of the month of *February* in every year during the life of the said Insured, until the premiums for twenty full years shall have been duly paid to the said Company.

In Witness Whereof, the Company has caused this Policy to be executed this *Fourth* day of *February,* 1915.

THOS. F. DALY,
President.

PREMIUM WAIVER AND DISABILITY BENEFIT.

SECTION 1.—After one full year's premium has been paid hereon and before default in the payment of any subsequent premium, if the Insured prior to attaining age sixty (60) shall furnish satisfactory proof that he has since such payment become totally and wholly disabled by bodily injuries or disease and will be permanently, continuously and wholly prevented thereby for life from pursuing any and all gainful occupations, the Company by endorsement in writing hereon will continue the insurance in force during such disability without payment of premiums, and the values in "Table 1" shall remain the same as if the premiums were paid by the Insured.

Upon the written request of the Insured, the beneficiary and any assignee, after proof as aforesaid, the Company will pay in any policy year during such total and permanent disability, if there shall be no indebtedness against the policy, not more than one twentieth (1-20) of the amount originally insured as stated on the first page

hereof, or if there shall be an indebtedness not more than one twentieth (1-20) of the difference between such indebtedness and the amount originally insured, each of such payments shall reduce to that extent the amount of insurance then in force, and in the proportion of such payments to the amount originally insured shall reduce the values set forth in "Table 1," and, if when the payments so made shall, together with any indebtedness to the Company, equal the amount originally insured, the Company's obligation under this policy shall be fully satisfied and discharged.

The Insured shall furnish satisfactory evidence of continued, total and permanent disability whenever so requested by the Company.

Without prejudice to any other cause of disability the following will be considered as total and permanent disability within the meaning of this provision:

(a) The entire and irrecoverable loss of sight of both eyes; or (b) the severance of both hands at or above the wrists; or (c) the severance of both feet at or above the ankles; or (d) the severance of one entire hand and one entire foot.

Should this policy be surrendered for paid-up insurance under part (b), or for extended insurance under part (c), of Section V of the "Options on Surrender," the provisions of this section, (Section I), shall not apply.

GUARANTEED COUPON OPTIONS.

SECTION II.—(a) At the maturity of any coupon attached hereto, the amount thereof may, upon the surrender of the said coupon to the Company, be applied to the annual premium then due on this policy; or, upon the payment of the said premium in full, the amount of the said coupon, upon its surrender to the Company, may be withdrawn in cash, or, within thirty (30) days thereafter, applied to the purchase of a reversionary addition.

(b) If, however, after the first policy year, the premium, when due hereon, be paid in full, and the amount of the coupon then due the insured be left with the Company, the said amount shall accumulate at interest; and, at any time thereafter, within twenty (20) years from the date hereof, the said amount, together with interest thereon compounded at three and one-half (3½%) per cent per annum for each full year, will be paid upon the presentation of the said coupon; provided always that, if, at any time, this policy be continued in force through the operation of the "automatically nonforfeitable" condition thereof, then, as provided in the said condition, the amount of any and all matured unpaid, and maturing, coupons, with any interest thereon, together with the reserve value of any and all reversionary additions, shall be applied to further continue this policy in force.

(c) In the event of the death of the insured while this policy is in force, the amount of any and all matured unpaid coupons shall, upon the surrender to the Company of this policy and all coupons then thereon, be paid in addition to the amount of the policy, less any indebtedness to the Company.

(d) If the twenty annual premiums required on the first page hereof be paid in full, and if, as each coupon attached hereto matures, the amount thereof shall have been left with the Company to accumulate at interest until the end of twenty years from the date hereof, then, upon the surrender to the Company of this policy and all the said original coupons, the insured shall have the option of one of the following modes of settlement:

1. Receive the sum of *Seven Thousand Six Hundred and Ninety* Dollars *($7,690.00)* in cash; or,

2. Receive an annuity of *Six Hundred and Twenty* Dollars, *($620.00)* payable at the end of the first year, and annually thereafter during the lifetime of the said insured; or,

3. Receive a paid-up life policy for *Ten Thousand* Dollars, *($10,000.00)* and the sum of *Two Thousand and Thirty* Dollars, *($2,030.00)* in cash.

(e) If the annual premium required on the first page hereof be paid in full for fifteen (15) years, and if, as each coupon matures, the amount thereof shall have been left with the Company to accumulate at interest until the end of fifteen (15) years from the date hereof, then, upon the surrender to the Company of all the coupons originally attached hereto, the Company will endorse this policy paid-up for *Ten Thousand* Dollars.

(f) If the annual premium required on the first page hereof be paid in full for twenty (20) years, then, irrespective of the manner in which the insured may have applied the amounts of the matured coupons, the said insured shall, at the end of the said twenty (20) years from the date hereof, have the option of one of the following modes of settlement:

1 Surrender to the Company this policy with any reversionary additions and any unpaid coupons then thereon, and receive the sum of *Five Thousand Six Hundred and Sixty* Dollars, *($5,660.00)* in cash, together with the cash value of such reversionary additions and coupons; or,

2. Surrender to the Company any unpaid coupons then on this policy, for their cash value, and receive a paid-up policy for *Ten Thousand* Dollars *($10,000)* and any reversionary additions; or,

3. Surrender to the Company this policy with any reversionary additions and any unpaid coupons then thereon, and receive an annuity of *Four Hundred and Fifty* Dollars *($450.00)* increased by whatever amount the cash value of such reversionary additions and coupons will purchase; payable at the end of the first year, and annually thereafter during the lifetime of the said insured.

THIS POLICY IS AUTOMATICALLY NON-FORFEITABLE, AS FOLLOWS:

SECTION III.—If the owner shall not, within one month from default, surrender this Policy to the Company at its Home Office, in accordance with one of the Options on Surrender, and if any premium due hereon be not paid in accordance with the provisions of this contract, the amount of the premium, without any action on the part of the Insured, shall be charged against the Policy as a loan; provided the loan value on the premium due date, as stated on Page 3 hereof, after deducting therefrom all existing loans and other indebtedness with accrued interest, be sufficient to permit of the advance of the premium and interest to the end of the policy year in which the loan is made. Interest on such loan shall be charged in advance at a rate not exceeding six per cent per annum, and unless paid in advance shall be added to and form part of the principal of the loan, so long as the loan value of the policy will so permit. If the loan value or the balance thereof shall not be sufficient to permit of the advance of the premium and interest to the end of the policy year in which the loan is made, then it shall be used to continue this Policy in force for such shorter period (even if it be but one day) as the said loan value or balance thereof shall permit. Such loan and interest accumulations, if not paid in cash, shall constitute a first lien against the Policy until repaid, in priority to the claim of any beneficiary or assignee; and at any time while this policy is thus maintained in force, payment of premiums may be resumed without any medical re-examination.

It is further understood and agreed that, upon the exhaustion of the loan value referred to above, the amount of any and all matured unpaid, and maturing, coupons, with any interest thereon, together with the reserve value of any and all reversionary additions, shall be applied to further continue this policy in force, in the same manner and upon the same conditions as the said loan value.

The termination of this policy from any cause, or the surrender for any benefit thereunder, voids all unmatured coupons then thereon, and the said coupons, on demand, shall be returned to the Company.

$156.00. No. 19.
Amount of Reversionary Addition Option.—On *Feb. 4, 1934* The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999*, of which this coupon is a part, the sum of *Eighty-Seven* Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$87.00. THOMAS F. DALY, President.

$159.00 No. 18.
Amount of Reversionary Addition Option.—On *Feb. 4, 1933* The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999*, of which this coupon is a part, the sum of *Eighty-Six & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$86.50. THOMAS F. DALY, President.

$161.00. No. 17.
Amount of Reversionary Addition Option.—On *Feb. 4, 1932* The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999*, of which this coupon is a part, the sum of *Eighty-Six* Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$86.00. THOMAS F. DALY, President.

$164.00. No. 16.
Amount of Reversionary Addition Option.—On *Feb. 4, 1931* The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999*, of which this coupon is a part, the sum of *Eighty-Five & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$85.50. THOMAS F. DALY, President.

$167.00. No. 15.
Amount of Reversionary Addition Option.—On *Feb. 4, 1930* The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999*, of which this coupon is a part, the sum of *Eighty-Five* Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$85.00. THOMAS F. DALY, President.

$169.00. No. 14.
Amount of Reversionary Addition Option.—On *Feb. 4, 1929* The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999*, of which this coupon is a part, the sum of *Eighty-Four & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$84.50. THOMAS F. DALY, President.

$171.00.. No. 13.
Amount of Reversionary Addition Option.—On *Feb. 4, 1928* The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999*, of which this coupon is a part, the sum of *Eighty-Three & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$83.50. THOMAS F. DALY, President.

$173.00. No. 12.
Amount of Reversionary Addition Option.—On *Feb. 4, 1927* The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999*, of which this coupon is a part, the sum of *Eighty-Two & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$82.50. THOMAS F. DALY, President.

$174.00. No. 11.
Amount of Reversionary Addition Option.—On *Feb. 4,* 1926 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999,* of which this coupon is a part, the sum of *Eighty-One & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$81.50. THOMAS F. DALY, President.

$176.00. No. 10.
Amount of Reversionary Addition Option.—On *Feb. 4,* 1925 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999,* of which this coupon is a part, the sum of *Eighty & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$80.50. THOMAS F. DALY, President.

$178.00. No. 9.
Amount of Reversionary Addition Option.—On *Feb. 4,* 1924 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999,* of which this coupon is a part, the sum of *Seventy-Nine & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$79.50. THOMAS F. DALY, President.

$175.00. No. 8.
Amount of Reversionary Addition Option.—On *Feb. 4,* 1923 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999,* of which this coupon is a part, the sum of *Seventy-Six & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$76.50. THOMAS F. DALY, President.

$171.00. No. 7.
Amount of Reversionary Addition Option.—On *Feb. 4,* 1922 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999,* of which this coupon is a part, the sum of *Seventy-Three & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$73.50. THOMAS F. DALY, President.

$168.00. No. 6.
Amount of Reversionary Addition Option.—*Feb. 4,* 1921 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999,* of which this coupon is a part, the sum of *Seventy & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$70.50. THOMAS F. DALY, President.

$164.00. No. 5.
Amount of Reversionary Addition Option.—On *Feb. 4,* 1920 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999,* of which this coupon is a part, the sum of *Sixty-Seven & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$67.50. THOMAS F. DALY, President.

$160.00. No. 4.
Amount of Reversionary Addition Option.—On *Feb. 4,* 1919 The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999,* of which this coupon is a part, the sum of *Sixty-Four & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.
$64.50. THOMAS F. DALY, President.

$156.00. No. 3.

Amount of Reversionary Addition Option.—On *Feb. 4, 1918* The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999,* of which this coupon is a part, the sum of *Sixty-One & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.

$61.50. THOMAS F. DALY, President.

$151.00. No. 2.

Amount of Reversionary Addition Option.—On *Feb. 4, 1917* The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999,* of which this coupon is a part, the sum of *Fifty-Eight & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.

$58.50. THOMAS F. DALY, President.

$146.00. No. 1.

Amount of Reversionary Addition Option.—On *Feb. 4, 1916* The Capitol Life Insurance Co., of Colorado, will, subject to the condition on the back hereof, pay, at its Home Office, to the insured under Policy No. *9,999,* of which this coupon is a part, the sum of *Fify-Five & 50*/100 Dollars, provided all premiums due on said policy up to and including the above date have been paid.

$55.50. THOMAS F. DALY, President.

CONDITION REFERRED TO ON THE FACE HEREOF.

If the amount of this coupon, at or after its maturity, shall be applied, under the Automatically Non-Forfeitable condition of the Policy, then, without notice, this coupon shall become null and void.

NOTE.—As provided in the policy, the insured may, at the maturity of this coupon, leave the amount thereof with the Company to accumulate at interest: or within thirty (30) days after maturity, return this coupon, properly endorsed, to the Company, for the reversionary addition option.

SECTION IV.—LOANS.—After three full years' premiums have been paid hereon, the Company will loan, upon proper assignment of this policy and upon the sole security thereof, at a rate of interest not greater than six per cent per annum, a sum not exceeding the amount specified in the Table No. One of Loan Values herein set forth.

DEDUCTIONS.—The Company will deduct from any loan made hereunder any existing indebtedness on the Policy, any unpaid premium for the current policy year and interest in advance on the loan to the end of the current policy year.

INTEREST.—If the interest on any loan be not paid when due it shall be added to the principal of the loan and bear interest at the same rate. Failure to repay any loan or the interest thereon, when due, shall not avoid this Policy until the total indebtedness shall equal or exceed the cash value, nor until thirty days after notice shall have been mailed to the last known address of the Insured, or to any assignee of record.

SECTION V.—OPTIONS ON SURRENDER.—After three full years' premiums have been paid hereon, the Insured, on surrender of this Policy within one month after any default, may elect, according to Table No. One of Surrender Values herein set forth: (a) to receive the value of this Policy in cash; or, (b) to receive Non-Participating Paid-up Insurance, payable at the same time and on the same conditions as this Policy; or, (c) to have the Insurance extended in force from date of default, without participation and without right to loans, for its face amount, less any indebtedness to the Company hereon.

SECTION VI.—SURRENDER VALUES.—After three full years' premiums shall have been paid hereon, any surrender value available, as specified in Table No. One, will be the reserve at the date of

default, computed according to the American Experience Table of Mortality, and interest at the rate of three and one-half per cent per annum less a Surrender Charge, which shall in no case exceed twenty-five dollars per thousand dollars of Insurance. The Cash Surrender Value shall at least equal the amount available for the purchase of Paid-up or Extended Insurance.

The values, specified in Table No. One, apply only if the Policy is free from indebtedness. If there be any indebtedness hereon and if Paid-up or Extended Insurance be applied for within one month after default, such indebtedness will be deducted from the amount of reserve used in the calculation of the values specified in said Table No. One and will reduce said values in the proportion that such indebtedness bears to the amount of such reserve.

Table No. One

TABLE OF LOAN AND SURRENDER VALUES.

After Policy Has Been in Force	Cash or Loan Value	Paid-up Insurance	Extended Insurance		After Policy Has Been in Force	Cash or Loan Value	Paid-up Insurance	Extended Insurance	
			Yrs.	Mos.				Yrs.	Mos.
1 yr.	None	None	None	None	11 yrs.	$2490	$5340	20	4
2 yrs.	None	None	None	None	12 "	2790	5860	21	5
3 "	$ 420	$1080	4	2	13 "	3100	6380	22	5
4 "	650	1620	6	10	14 "	3430	6900	23	5
5 "	880	2160	9	5	15 "	3770	7410	24	4
6 "	1130	2700	11	11	16 "	4120	7930	25	4
7 "	1380	3230	14	1	17 "	4480	8440	26	6
8 "	1640	3760	16	0	18 "	4860	8960	27	11
9 "	1910	4290	17	7	19 "	5250	9470	29	10
10 "	2190	4820	19	0	20 "	5660	10000	Paid-up	

SECTION VII.—PREMIUM PAYMENTS.—All premiums are payable in advance at said Home Office, or to an agent of the Company upon delivery on or before the due date of a receipt signed by an executive officer of the Company, and countersigned by said agent. The Executive Officers of the Company are the President, Vice-President, Treasurer, Secretary, and Actuary.

If any premium be not paid when due, or if any note or obligation given for a premium be dishonored or not paid when due, this policy without any action or notice by the Company, shall become forfeited and void except as provided in Section III "Automatically Non-Forfeitable," or Section V, "Options on Surrender."

RENEWAL PREMIUMS.—Renewal Premiums may be paid Annually, Semi-Annually or Quarterly, in advance, in accordance with the Company's Table of Rates applicable hereto, and the Insured may change from one to another of such modes of payment upon written request therefor to the Home Office of the Company.

POWER TO MODIFY.—Only an Executive Officer of the Company, as aforesaid, has power to modify this Policy or extend the time of paying a premium. Any such modification or extension must be in writing, and over the signature of such Executive Officer.

SECTION VIII.—CHANGE OF BENEFICIARY.—When the right of revocation has been reserved, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the Insured, subject to any existing assignment of the Policy, may designate a new beneficiary, with or without reserving right of revocation, by filing written notice thereof at the Home Office of the Company, accompanied by the Policy for suitable endorsement thereon. Such change shall take effect upon the endorsement of the same on the Policy by the Company. If any beneficiary shall

die before the Insured, and if no new beneficiary be substituted, the interest of such beneficiary shall vest in the Insured or in the estate of the Insured.

SECTION IX.—ASSIGNMENT.—No assignment of this Policy shall be binding upon the Company until it be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment.

SECTION X.—INDEBTEDNESS.—Any indebtedness to the Company on this policy will be deducted in any settlement hereunder. Any unpaid portion of the premium for the policy year current at the date of death is an indebtedness to the Company.

SECTION XI.—REINSTATEMENT.—At any time after lapse, if not surrender for the Cash Value in accordance with Option (a) of the Options on Surrender herein set forth, this policy, upon evidence satisfactory to the Company of insurability, may be reinstated by payment of arrears of premium and all indebtedness hereon to the Company existing at the date of default, with interest to the date of reinstatement at a rate not exceeding six per cent per annum.

SECTION XII.—GRACE.—A grace of one month (not less than thirty days) without any interest charge therefor, will be granted for the payment of every premium after the first, during which time the insurance shall continue in force.

SECTION XIII.—AGE.—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

SECTION XIV.—INCONTESTABILITY.—This Policy, together with the application therefor, shall constitute the entire contract between the parties, and shall be incontestable after one year from its date, except for non-payment of premiums, nor shall any statement made by the Insured avoid this Policy, nor be used in defense to a claim hereunder, unless such statement is contained in the written application herefor, a copy of which is attached hereto.

All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties.

In case of the death of the Insured by his own hand while sane or insane, during the first policy year, the total liability of the Company under this Policy shall be limited to the surrender of the premium paid.

SECTION XV.—RIGHTS OF THE INSURED.—This Policy is issued upon the express understanding that the Insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the Insured by this Policy.

SECTION XVI.—NON-PARTICIPATING.— This Policy is non-participating.

OPTIONS AT MATURITY.

The insured, by written notice to the Company at its Home Office, and with the written consent of the assignee, if any, may elect to have the net sum payable under this policy paid either in cash or as follows:

1. By the payment of interest thereon at 3½ per cent per annum, payable annually to the payee at the end of each year during the life of the payee; and, by the payment upon the death of the payee, of the said net sum and accrued interest to the payee's executors, administrators, or assigns, unless otherwise directed in said notice;

Or

LIMITED INSTALLMENT OPTION.

2. By the payment of equal annual installments for a specified number of years, the first installment being payable immediately, in

accordance with the following table for each One Thousand Dollars of said net sum:

*ILLUSTRATION.—The amount of each installment will be $65 for each $1000 of proceeds if payment is to be made by 20 installments.

Or, CONTINUOUS INSTALLMENT OPTION.

3. By the payment of equal annual installments payable at the beginning of each year for a fixed period of twenty years, and for so many years longer as the payee shall survive, the first installment being payable immediately, in accordance with the following Table for each One Thousand Dollars of said net sum:

Age of Payee at Maturity of Policy	15	16	17	18	19	20	21	22	23	24
Amount of each Annual Installment	$40	$40	$40	$41	$41	$41	$41	$42	$42	$42
Age of Payee at Maturity of Policy	25	26	27	28	29	30	31	32	33	34
Amount of each Annual Installment	$43	$43	$43	$44	$44	*$44	$45	$45	$46	$46
Age of Payee at Maturity of Policy	35	36	37	38	39	40	41	42	43	44
Amount of each Annual Installment	$47	$47	$48	$48	$49	$49	$50	$51	$51	$52
Age of Payee at Maturity of Policy	45	[illegible]	47	48	49	50	51	52	53	54
Amount of each Annual Installment	$53	$53	$54	$55	$55	$56	$57	$57	$58	$59
Age of Payee at Maturity of Policy	55	56	57	58	59	60	61	62	63	64 or over
Amount of each Annual Installment	$59	$60	$61	$61	$62	$62	$63	$63	$63	$64

*ILLUSTRATION.—The amount of each installment will be $44 for each $1000 of proceeds, if the Payee should be 30 years of age last birthday, when the Policy becomes payable.

(Payment by Continuous Installments cannot be selected if there be more than one Payee.)

Or, MONTHLY INCOME OPTION.

4. By the payment of equal monthly installments for a fixed period of twenty years (that is 240 monthly payments guaranteed) and for so many months longer as the beneficiary shall survive, the first installment being payable immediately in accordance with the following Table for each Five Thousand Dollars of said net sum.

NOTE.—If the net sum payable hereunder be other than $5,000, the amounts in this Table shall be changed proportionately.

Any installments payable under Options 2, 3 or 4, which shall not have been paid prior to the death of the payee, shall be paid to the payee's executors, administrators or assigns, unless otherwise directed in said notice.

TABLE OF MONTHLY INCOME FOR EACH $5,000.

Age of Beneficiary at Death of Insured	Monthly Income for Each $5,000	Age of Beneficiary at Death of Insured	Monthly Income for Each $5,000	Age of Beneficiary at Death of Insured	Monthly Income for Each $5,000	Age of Beneficiary at Death of Insured	Monthly Income for Each $5,000	Age of Beneficiary at Death of Insured	Monthly Income for Each $5,000
10	$16 75	22	$17 95	34	$19 90	46	$23 00	58	$26 25
11	16 80	23	18 10	35	20 15	47	23 30	59	26 50
12	16 90	24	18 25	36	20 35	48	23 60	60	26 70
13	17 00	25	18 40	37	20 55	49	23 90	61	26 95
14	17 10	26	18 55	38	20 80	50	24 20	62	27 15
15	17 20	27	18 70	39	21 05	51	24 45	63	27 30
16	17 25	28	18 85	40	21 35	52	24 70	64	27 40
17	17 35	29	19 05	41	21 60	53	24 95	65	27 50
18	17 45	30	19 20	42	21 85	54	25 20	66	27 55
19	17 60	31	19 35	43	22 10	55	25 45	67	27 60
20	17 75	32	19 50	44	22 40	56	25 75	68	27 65
21	17 85	33	19 70	45	22 70	57	26 00	69 and over	27 70

Unless otherwise specified by the insured, the payee may, on any interest date, receive the amount yet due under Option 1, and may at any time receive the commuted value of payments yet to be made under Option 2, computed upon the same basis as Option 2; but no such commutation will be made under Option 3, except after the death of the payee occurring within the aforesaid twenty years.

If the insured shall not have directed otherwise, the beneficiary may, after the death of the insured, by like notice, and with the consent of the assignee, if any, select either of the above options.

The insured having changed the mode of payment, may subsequently change the mode of payment or entirely revoke such change, thereby making the proceeds of this policy again payable in one sum. No change of mode of payment, or revocation of any change, shall take effect until endorsed on this policy by the Company at the Home Office.

SPECIAL INSTALLMENT OPTION.—By the payment, immediate and on each anniversary of such date, of an annual installment equal to one-twentieth of the amount applied under this option, until twenty such payments shall have been made; and, by the further payment, twenty years after the payment of the first installment, of an amount equal to one-half of the said amount applied under this option.

APPLICATION.

I hereby represent: 1st. That all the statements and answers in this application are true, full and complete; that this application and warranty shall, with the policy herein applied for, and the Privileges and Conditions contained therein, be the sole basis of the contract between me and the Company, and shall be binding on all parties in interest under such policy; and that no information or statement, unless contained in this application, made, given, received or acquired by any person at any time, shall be binding on the company; and that the policy to be issued hereon shall take effect only upon the payment of the first premium and delivery to me of the policy during my lifetime, sound health, and insurable condition. 2nd. That during the first year following the date of issue of the policy for which application is hereby made, I will not engage in any extra hazardous occupation or employment; in the sale or manufacture of intoxicating liquors; in the handling of electric wires or dynamos with a voltage in excess of 600; in blasting, mining, submarine labor, aeronautic ascensions, or the manufacture or handling of highly explosive substances; in service upon any railroad, train or track, or in switching or coupling cars, or on any steam or other vessel, or travel or reside within the Tropics or north of the parallel of 60 degrees north latitude, or engage in military or naval service without the written consent of the Company. 3rd. That in any distribution of dividend, bonus, profit or surplus, the Company's method, and determination of the amount to be apportioned to any policy issued hereon is hereby ratified and accepted. 4th. I hereby expressly waive all provisions of law forbidding any physician or surgeon from disclosing any information acquired (or that may be acquired) while attending me in a professional capacity. 5th. That self-destruction, sane or insane, within one year, after date of any policy that may issue hereon, is a risk not assumed by the Company, and the liability of the Company shall be limited to the return of the premiums paid.

20 PREMIUMS LIFE NONPARTICIPATING POLICY WITH OPTIONAL DISABILITY BENEFITS.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $297.50.

THE CENTRAL LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

DES MOINES, IOWA.

In Consideration of *Two Hundred Ninety-Seven and* 50/100 *Dollars,* being the premium for one year's term insurance receipt of which is hereby acknowledged and of the payment of a like amount upon each *First* day of *June,* hereafter until *Twenty* full years' premiums shall have been paid or until the prior death of the insured,

Promises to pay, upon receipt at the Home Office of the Society, in the city of Des Moines, Iowa, of due proof of the death of *John P. Doe,* of *Des Moines,* County of *Polk,* State of *Iowa,* herein called the insured, to *Margaret M. Doe. wife,* Beneficiary, with right of revocation, *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid portion of the premium for the current policy year.

Protection in Event of Total Disability.—In consideration of the payment of an extra premium of twenty-five cents per one thousand, the Company will pay for the Insured the premiums required or will pay to the insured annually, one-twentieth of the face amount hereof, in event of the total and permanent disability of the Insured, as provided on the third page hereof.

Optional Settlement.—The Insured, by written request to the Company, may change the settlement to the beneficiary from the payment in one sum to an annual or monthly income as provided on the third page thereof.

Agents are not authorized to modify this policy or to extend the time for paying a premium.

The conditions and privileges on the succeeding pages of this policy are as much a part of this contract as if recited over the signatures hereto affixed.

In Witness Whereof, the Company has caused this policy to be executed this *First* day of *June* Nineteen Hundred and *Seventeen.*

T. C. DENNY, *Secretary.*

GEO. B. PEAK, *President.*

The first year's insurance under this policy is term insurance.

CHANGE OF BENEFICIARY.—When the right of revocation has been reserved, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the insured, subject to any existing assignment of the policy, may designate a new beneficiary with or without reserving right of revocation by filing written notice thereof at the Home Office of the Company, accompanied by the policy for suitable endorsement thereon. If any beneficiary shall die before the insured and the insured shall not have designated a new beneficiary, the interest of such beneficiary shall be payable to the insured, his executors, administrators or assigns.

PAYMENT OF PREMIUMS.—The Company will accept payment of premiums at other times than as stated above as follows:

Semi-annually, One Hundred and Fifty-four Dollars and Seventy Cents on the First day of January and July, or quarterly, Seventy-eight Dollars and Eighty Cents, on the First day of January, April, July and October.

Except as herein provided the payment of premium or instalment thereof shall not maintain the policy in force beyond the date when the next premium or instalment thereof is payable.

All premiums are payable in advance at said Home Office or to an agent of the Company upon delivery of a receipt signed by the President, Vice-President, Secretary, or Assistant Secretary, and countersigned by said agent.

GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty-one days shall be granted for the payment of every premium after the first, during which period the insurance shall continue in force. If the insured shall die during the period of grace, the overdue premium will be deducted from any amount payable hereon in any settlement hereunder.

LOANS.—After three full years' premiums have been paid, the Company at any time, while this policy is in force, will advance, on proper assignment of this policy and on the sole security thereof, at a rate of six per centum per annum, which interest, if not paid annually, shall be added to the principal and bear the same rate of interest, a sum equal to, or at the option of the owner of the policy less than the reserve at the end of the current policy year on this policy, as computed according to the American Experience Table of Mortality three and one-half per centum basis,

less a sum not more than two and one-half per centum of the amount insured by this policy. At the time of making such loan any existing indebtedness on account of this policy and any unpaid balance of premium for the current policy year, including the interest in advance on the loan to the end of the current policy year will be deducted. The Company reserves the right to defer the making of a loan for not more than sixty days after the application therefor has been made. Failure to repay any such advance or to pay interest shall not avoid this policy unless the total indebtedness hereon to the Company shall equal or exceed such loan value at the time of such failure, and until one month after notice shall have been mailed by the Company to the last known address of the insured and of the assignee, of record at the Home Office of the Company, if any.

ASSIGNMENT.—No assignment of this policy shall be binding upon the Company until it or duplicate thereof be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment.

OPTION ON SURRENDER OR LAPSE.—After this policy shall have been in force three full years the owner, within one month after any default, may elect (a) to accept the value of this policy in cash, or (b) to have the insurance continued in force from date of default, without the right to loans for its face amount less any indebtedness to the Company hereon, or (c) to purchase non-participating paid-up insurance payable at the same time and on the same conditions as this policy. The reserve for which funds are to be held upon this policy shall be computed upon the American Experience Mortality Table and interest at the rate of three and one-half per cent. by the full preliminary term method. The cash value will be the reserve at the date of default on this policy less not more than two and one-half per centum of the amount insured in this policy and less any existing indebtedness to the Company on this policy. The term for which the insurance will be continued, or the amount of the paid-up policy will be such as the cash value will purchase as a net single premium at the attained age of the insured according to the American Experience Mortality Table and interest at the rate of three and one-half per centum per annum.

The Company reserves the right to defer the making of a cash value for not more than sixty days after the application therefor has been made.

If the owner shall not, within one month from default, surrender this policy to the Company at its Home Office for its cash surrender value or paid-up insurance, as provided in options (a) and (c), the insurance will be continued as provided in option (b).

The figures in the following tables are computed in accordance with the above provisions and upon the assumption that there is no indebtedness on the policy.

TABLE OF CASH OR LOAN VALUE, PAID-UP LIFE INSURANCE OR CONTINUED INSURANCE.

The following table applies to a policy of One Thousand Dollars. As this contract is for Ten Thousand Dollars, the loan value, cash surrender value or paid-up insurance available in any year will be ten times the amount stated in the table for that year. No deductions from these values will be made for a surrender charge.

Full Year's Premium Paid.	Cash or Loan Value.	Paid-up Life Ins.	Continued Insurance.		Full Year's Premium Paid.	Cash or Loan Value.	Paid-up Life Ins.	Continued Insurance.	
			Yrs.	Mos.				Yrs.	Mos.
3d	$34	$88	3	11	12th	$279	$586	21	10
4th	57	142	6	6	13th	310	638	22	10
5th	80	197	9	2	14th	343	690	23	9
6th	105	251	11	7	15th	377	741	24	9
7th	134	314	14	2	16th	412	793	25	9
8th	164	376	16	6	17th	448	844	26	11
9th	191	429	18	1	18th	486	896	28	5
10th	219	482	19	6	19th	525	947	30	7
11th	249	534	20	9	20th	566	1000	Full paid.	

Figures for later years will be furnished upon request. The surrender value for later years is the full reserve.

REINSTATEMENT.—This policy upon evidence of insurability satisfactory to the Company may be reinstated by payment of arrears of premiums with interest at not more than six per centum per annum.

SUICIDE AND MILITARY OR NAVAL SERVICE.—Death resulting from suicide, whether sane or insane at the time, or death resulting from military or naval service in time of war, during the first year under this policy, are risks not assumed by the Company, and in event of death from either of said causes, during the first year, the only liability shall be the return of the premiums actually paid thereon upon the return of this policy at the Home Office properly receipted.

INCONTESTABILITY.—This policy and the application therefor constitute the entire contract between the parties and shall be incontestable after one year from its date except for non-payment of premiums.

It is free from restrictions as to residence, occupation, travel or place of death.

All statements made by the insured shall in the absence of fraud be deemed representations and not warranties, and no such statement shall avoid this policy unless it is contained in a written application and a copy of such application shall be endorsed upon or attached to this policy when issued.

If the age of the insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

OPTIONS AT MATURITY.—The insured, by written notice to the Company at its Home Office, and with the written consent of the assignee and irrevocable beneficiary, if any, may elect to have the net sum payable under this policy paid either in cash or as follows:

(1) By the payment of interest thereon at 3½ per centum per annum, payable annually, to the payee under this policy at the end of each year during the life of the payee and by the payment upon the death of the payee of the said sum and accrued interest to the executors, administrators, or assigns of the payee, unless otherwise directed in said notice.

(2) By the payment of equal annual installments for a specified number of years, the first installment being payable im-

mediately in accordance with the following table for each $1,000 of said net sum.

(3) By the payment of equal annual installments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the payee shall survive in accordance with the following table for each $1,000 of said net sum.

Installments payable under options (2) and (3) which shall have not been paid prior to the death of the payee shall be paid, unless otherwise directed in said notice, to the executors, administrators, or assigns of the payee. Options (2) and (3) payable monthly if desired.

If the insured shall not have directed otherwise the beneficiary may after the death of the insured, by like written notice, and with the written consent of the assignee, if any, select either of the above options.

Unless otherwise specified by the insured the payee may on any interest date receive the amount yet due under option (1), and may at any time receive the commuted value of payments yet to be made, computed upon the same basis as option (2) in the following table, provided that no such commutation will be made under (3) except after the death of the payee occurring within the aforesaid twenty years.

TABLE OF INSTALLMENTS FOR EACH $1,000

Multiply each installment by number of thousands or fractions thereof due under the policy.

OPTION 2.				
No. Annual Installments.....	5	10	15	20
Amount each.....	$214	$116	$84	$68
Or,—				
No. Monthly Payments.....	60	120	180	240
Amount of Payments.....	$18 11	$9 83	$7 10	$5 75

Life Income for 20 Years Certain, but to Continue Thereafter During Life of Beneficiary, Based on Age at Maturity of Policy.

OPTION 3											
Age of Beneficiary	21 and undr	22 to 24	25 to 27	28 to 30	31 and 32	33 and 34	35 and 36	37 and 38	39 and 40	41 and 42	43
1 Paid Annually— Amt. each Payment.	$ 45	$ 46	$ 47	$ 48	$ 49	$ 50	$ 51	$ 52	$ 53	$ 54	$ 55
Or,— 2. Paid Monthly— Amt. each Payment.	3.80	3.90	3.97	4.06	4.14	4.23	4.31	4.39	4.48	4.56	4.65

OPTION 3											
Age of Beneficiary	44 and 45	46	47 and 48	49	50 and 51	52	53 and 54	55 and 56	57	58 and 59	60 and over
1. Paid Annually— Amt. each Payment.	$ 56	$ 57	$ 58	$ 59	$ 60	$ 61	$ 62	$ 63	$ 64	$ 65	$ 66
Or,— 2. Paid Monthly— Amt. each Payment.	4.73	4.82	4.90	5.00	5.07	5.15	5.24	5.32	5.41	5.49	5.58

OPTIONAL DISABILITY BENEFIT.—The insured at the time of making application for this policy, and upon the additional payment of twenty-five cents per annum per one thousand of insurance, may elect the benefit shown under the following clause headed "Protection in Event of Total Disability."

PROTECTION IN EVENT OF TOTAL DISABILITY.—After one full annual premium shall have been paid upon this contract, and before a default of payment of any subsequent premium, and prior to attained age of 55, if the insured shall furnish satisfactory proof that he has, since such payment, become wholly disabled by bodily injury or disease, and will be permanently, continually and wholly prevented thereby for life from pursuing any and all gainful occupations, the Company by an endorsement in writing hereon will continue the insurance during such disability without payment of premiums, and the values in the Table on Page 2 shall increase in the same manner as if the premiums were paid by the insured. Or,

Second: At the option of the insured and subject to the above conditions, all future premiums upon this policy shall be discontinued, and the insured shall receive upon the furnishing of said proof, one twentieth of the face of this policy in cash, and one-twentieth upon the anniversary of said payment on each year thereafter until twenty full annual payments have been made. Each such payment shall reduce to that extent the amount of insurance then in force, and the table of values set forth on Page 2 of this policy shall be correspondingly decreased.

If there shall be an indebtedness upon this policy at the time of such total disability one-twentieth of the difference between such indebtedness and the face of the policy shall be paid each year as specified above.

In event of the death of the insured after payment of one or more installments, the remaining portion of the policy shall be paid to the beneficiary after deducting all indebtedness together with the amount paid by installments.

In addition to or independently of all other causes of total and permanent disability the Company will consider the entire and irrevocable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or one entire hand one entire foot as total and permanent disability in the meaning of the above provision.

Upon any anniversary of this contract the above provisions of *"Protection In Event of Total Disability"* may be canceled by the insured in which event the subsequent annual premiums will be reduced twenty-five cents for each One Thousand of insurance hereunder, and such reduction shall be endorsed hereon.

APPLICATION.

I hereby agree that this application and the policy hereby applied for, taken together, shall constitute the entire contract between the parties hereto. I hereby represent that all the answers made to the above questions and those that shall be made to the medical examiner, are true, and form the basis of the contract, and that this contract shall not take effect until the application, together with the medical examination, has been approved at the Home Office of the Company, and the first premium has been paid during my continued good health. I also agree to have the required examination made at once by a physician acceptable to the Society.

Supplement to Application For Insurance.

9. I hereby agree that any policy the Company may issue on my application may, if the rules of the Company so require, contain a provision for extra premium if I travel on the high seas, engage in Military, Naval, Red Cross or other Relief Service, in experiments with or ascensions in balloons, aeroplanes or other devices for aerial locomotion; and that if the policy contains provisions for Double Indemnity and Disability Benefits, such provisions shall immediately terminate should I engage in any of the above work or service.

10. I hereby agree that the above answers and agreement shall form a part of my application for insurance dated the.....day of....., 19.....

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY AND LIFE CONSERVATION CLAUSE.

No. 99,999. AGE 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $351.70.

CENTRAL STATES LIFE INSURANCE COMPANY
ST. LOUIS, MISSOURI.

Promises to pay *Ten Thousand* Dollars, upon receipt, at its Home Office in St. Louis, Missouri, of due proof of the death, during the continuance of this Policy, of *Will B. Thrifty,* the Insured hereunder, to *Prudence Thrifty, Wife of the Insured.*

STATE OF MISSOURI—INSURANCE DEPARTMENT

This Policy is registered and secured by a pledge of Bonds or Deeds of Trust on Real Estate deposited with this Department.

JEFFERSON CITY, MO.,_____1917

_____
Superintendent

BY_____
Deputy Superintendent

This Policy is absolutely free of conditions as to residence, occupation or travel. No permit or extra premium will be required for military or naval service.

CONVENIENCE IN THE PAYMENT OF PREMIUMS.

Premiums after the first may be paid annually in advance, or in suitable instalments thereof in advance, with deferred payments represented by proper form of note. The Company will allow a change from one to another of such modes of payment upon written request therefor by the Insured on the Company's form. All premiums are payable either at the Home Office of the Company or to an authorized agent, upon delivery of a receipt signed by the President, Vice-President or Secretary and countersigned by the agent designated. If any premium or instalment therof is not paid on the date when due, this Policy shall become void and all payments previously made shall remain the property of the Company, except as herein otherwise provided.

GRACE IN PAYMENT OF PREMIUMS.

A grace of thirty-one days, without interest charge, will be allowed for the payment of any premium after the first, during which time the insurance shall continue in force. If the Insured die within said period, the unpaid premium shall be deducted from the amount payable under this policy.

INCONTESTABILITY.

This Policy shall be incontestable after one year from its date of issue except for non-payment of premium.

INSTALMENT PRIVILEGES.

Payment of the proceeds of this Policy as a death claim may be changed from payment in one sum to payment by instalments, as provided on the fourth page hereof.

CASH LOANS.

At any time after three full annual premiums shall have been paid hereon, within thirty-one days of application therefor, the Company will loan, upon proper assignment of this Policy to the Company upon its prescribed form and on the sole security hereof, with interest at the rate of six per cent per annum, payable in advance, a sum not exceeding the Loan Value of this Policy at the end of the then current policy year, as provided in the Table of Values herein contained, plus the reserve on any dividend addition, less any indebtedness to the Company hereon or secured hereby, and any unpaid portion of premium for the balance of said policy year. If interest is not paid when due, it shall be added to the principal and bear interest at the same rate. Failure to repay such loan or interest thereon, shall not avoid this Policy, unless and until the total indebtedness hereon or secured hereby shall equal the Loan Value, nor until thirty-one days after notice shall have been mailed to the last known address of the Insured, and any Assignee of record at the Home Office; but failure to repay such loan after the total indebtedness, as aforesaid, shall equal said Loan Value and after giving such notice, shall render this Policy void.

BENEFICIARY—CHANGE OF

Provided the Insured has reserved the right to change the beneficiary in the application herefor, the Insured may at any time while this Policy is in force, by written notice to the Company at its Home Office, change the beneficiary, such change to take effect only upon endorsement of the same on the Policy by the Company, whereupon, all rights of the former beneficiary shall cease; provided that no such change of beneficiary shall be valid if the Policy or any interest therein be assigned at the time of such change. If any beneficiary shall die before the Insured, the interest of such beneficiary shall vest in the Insured.

POLICY MAY BE REINSTATED.

In event of default of premium payments, unless the cash surrender value has been paid, it is agreed that this Policy may be reinstated upon presentation at the Home Office of evidence of insurability satisfactory to the Company and payment of arrears of premium and the payment or reinstatement of any indebtedness to the Company hereon or secured hereby, with interest at a rate of not exceeding six per cent per annum.

ANNUAL DIVIDENDS.

After the first policy year, upon payment of the premium for the second policy year, and annually thereafter upon payment of the premium for each policy year, this Policy will be credited with a dividend as apportioned by the Company. Dividends will be credited annually to this Policy after it shall have become fully paid-up by the payment of all premiums required by the terms hereof to be paid.

OPTIONS.—Dividends may be: (a) Taken in cash; or, (b) Applied toward the payment of any premium; or,

(c) Applied to the purchase of participating paid-up additions to the Policy; or

(d) Left to accumulate to the credit of the Policy at a rate of interest not less than three and one-half per cent per annum, and payable at the maturity of the Policy, but withdrawable on any anniversary of the Policy.

Unless the Insured shall elect otherwise within three months after mailing by the Company of a written notice requiring the election of one of the four above options, the dividends will be applied as provided in option (a). Paid-up additions may be surrendered at any time for cash, and the cash value thereof shall not be less than the original dividend.

NON-FORFEITURE PROVISIONS.

After premiums shall have been paid hereon for three full years, in case of default in the payment of any premium or instalment thereof on the date when due, the owner shall, within sixty days from such due date, have the choice of one of the following:

OPTIONS.

(1) PAID-UP INSURANCE.—Upon written application therefor and legal surrender of this Policy to the Company at its Home Office, the Company will issue a non-participating paid-up policy, payable at the same time and on the same conditions as this Policy, for such an amount as the cash surrender value of this Policy at date of default will purchase, as hereinafter provided; or,

(2) EXTENDED INSURANCE.—To have the insurance hereunder automatically extended in force from such due date as term insurance, without participation and without the right to loans, for its face amount, for the number of years and days which the cash surrender value at date of default will purchase, as hereinafter provided; or,

(3) CASH SURRENDER VALUE.—To receive the cash surrender value at date of default, within thirty-one days of application therefor, upon legal surrender of this Policy to the Company at its Home Office. Said cash surrender value at date of default will be the full reserve on this Policy and any existing dividend additions, which is computed upon the American Experience Table of Mortality, with interest at the rate of three and one-half per cent per annum, less a sum having a maximum at the end of the third policy year, not in excess of seven-tenths of one per cent of the face amount of this Policy, and thereafter decreasing, and less any indebtedness hereon or secured hereby. After the ninth policy year, said cash surrender value will be the full reserve, less any indebtedness as aforesaid.

DISABILITY AND LIFE CONSERVATION CLAUSE.

Supplementary to and forming a part of Policy No. *99999*.

ISSUED BY THE

CENTRAL STATES LIFE INSURANCE COMPANY OF ST. LOUIS, MO.
on the life of *Will B. Thrifty*.

The Company will agree, by endorsement hereon, to pay for the Insured the premiums thereafter becoming due, if the Insured, before attaining the age of sixty years, after paying at least one full annual premium and before default in the payment of any subsequent premium, shall furnish satisfactory proof to the Company at its Home Office that he has become wholly and permanently disabled by bodily injury or disease, so that he is and will be permanently, continuously and wholly prevented thereby from performing any work for compensation or profit, or from following any gainful occupation.

IN THE EVENT OF TOTAL AND PERMANENT DISABILITY as aforesaid, the Insured shall, in submitting proofs, select in writing either to continue the policy in full force according to its terms under the foregoing provisions without reduction or modification of the "Non-Forfeiture Provisions," by reason of his premium being paid by the Company; or, in lieu of all other benefits, to receive immediately in cash one-twentieth of the face of this policy, or of the commuted value of any instalments in which it may be payable, and to receive on each anniversary of such proof a like amount during the remainder of his disabled life. If the payment of twentieths is selected by the Insured as last aforesaid, then in the event of recovery as hereinafter provided, the Insured shall resume the pay-

ment of premiums without obligation to restore those paid by the Company; but the sum of the twentieths received by him shall be deducted from any settlement or benefit thereunder. In the event of the Insured's death without recovery and before twenty annual payments have been made, then the Company shall continue making annual payments of like amount to the beneficiary, or the person lawfully entitled to receive the same, until twenty payments in all shall have been made.

PROVIDED: That notwithstanding proof of disability may have been accepted by the Company as satisfactory, the Insured shall at any time, on demand, furnish the Company satisfactory proof of the continuance of such disability; and if the Insured shall fail to furnish proof, or if it shall appear to the Company that the Insured is able to perform any work or to follow any occupation whatsoever for compensation, gain or profit, the Company's obligation to pay such premiums and twentieths shall cease and all premiums thereafter falling due must be paid by the Insured in conformity with the policy and this contract.

THE IRRECOVERABLE LOSS of the entire sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot, will be considered as total and permanent disability within the meaning of this provision.

THE LOSS OF ANY ONE MEMBER as aforesaid or the undergoing of a major surgical operation, not resulting in such loss, shall permit the Insured without prejudice to his rights under the policy itself, to surrender this Disability and Life Conservation Clause and in lieu thereof upon furnishing proofs satisfactory to the Company of such dismemberment or operation, to receive in cash the sum set forth in the following schedule:

Nature of Permanent Partial Disablement	Amount payable in respect to each $1,000 of Insurance
Loss of right arm above the elbow	$250.00
Loss of right arm below the elbow	150.00
Loss of left arm above the elbow	150.00
Loss of left arm below the elbow	100.00
Loss of either limb above the knee	250.00
Loss of either limb below the knee	125.00
Loss of the sight of either eye	100.00

MAJOR SURGICAL OPERATION subject to the following conditions not to exceed $100.

THIS SURGICAL BENEFIT shall not apply to operations performed before the payment of the second annual premium and shall not vary with the amount of the policy nor shall a larger sum be paid on any one life regardless of the number of policies in force. The amount claimed by the Insured hereunder shall not exceed the actual cost of surgeon's and hospital fees which, if less than one hundred dollars, will leave the balance of that sum available to apply to future operations. The Insured will not be required to surrender this Disability and Life Conservation Clause to secure surgical benefits aggregating less than one hundred dollars. This surgical benefit cannot be claimed in addition to any other benefit provided herein, and any amount paid therefor will be deducted from any settlement under said policy only if death occurs within ninety days from the date of the operation. Satisfactory proof of said operations must be submitted within sixty days from the date thereof. Any operation not performed in a hospital in the United States or Canada, and not requiring complete anesthesia, shall not be regarded as within the meaning of this benefit.

THIS SUPPLEMENTAL CONTRACT shall terminate upon the termination, forfeiture, cancellation or exchange of the policy first herein above described, and the Company shall not be obligated to issue any similar contract in connection with any substituted policy which may thereafter be issued in exchange thereof.

In Witness Whereof, the CENTRAL STATES LIFE INSURANCE COMPANY has caused this contract to be signed by its President and Secretary at St. Louis, Missouri, this *1st* day of *January,* 19*17*.

W. H. MCBRIDE, *Secretary* — F. P. CRUNDEN, *President.*

TABLE OF VALUES.

The values in the following table are for full paid policy years, subject to any indebtedness and will be adjusted proportionately for additional instalments of premiums beyond the full paid policy years. Said values will be increased by the value of any dividend additions standing to the credit of this Policy.

After Policy has been in Force	Paid-up Insurance	Extended Insurance		Cash Surrender or *Loan Values	After Policy has been in Force	Paid-up Insurance	Extended Insurance		Cash Surrender or *Loan Values
		Yrs.	Days				Yrs.	Days	
3 years	$ 910	4	31	$ 360	12 years	$5870	21	311	$2790
4 "	1480	6	296	590	13 "	6390	22	309	3110
5 "	2050	9	191	840	14 "	6900	23	288	3430
6 "	2610	12	26	1090	15 "	7420	24	270	3770
7 "	3170	14	126	1350	16 "	7930	25	277	4120
8 "	3720	16	121	1630	17 "	8450	26	340	4490
9 "	4280	18	18	1910	18 "	8960	28	151	4860
10 "	4820	19	195	2200	19 "	9480	30	46	5250
11 "	5350	20	278	2490	20 "	Full Paid	.....	.....	5660

NOTE.—A statement of the values for succeeding years will be furnished upon application to the Company.

*Loan values are the same as cash values, and subject to the provisions of the "Cash Loans" clause, are available at any time after three full years' premiums have been paid.

The amount of paid-up insurance or the term for which the insurance will be extended will be such as the Cash Surrender value at time of default will purchase applied as a net single premium at the attained age of the Insured, according to the American Experience Table of Mortality with interest at the rate of three and one-half per cent per annum.

(1) Any assignment of this Policy must be made in duplicate and both copies sent to the Home Office, one to be retained by the Company for a record and the other to be returned. The Company assumes no responsibility for the validity or sufficiency of any assignment and the claim of any assignee shall be subject to proof of interest and extent thereof. (2) This Policy and the application herefor taken together constitute the entire contract. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this Policy unless it is contained in a written application and a copy of such application is endorsed upon or attached to the Policy when issued. (3) This Policy is payable at the Home Office of the Company in St. Louis, Missouri, and proof

of interest of any claim will be required; any indebtedness to the Company hereon, or secured hereby, will be deducted in any settlement of this Policy or of any benefit hereunder. Any unpaid balance of the current year's premium will be deducted in any settlement of this Policy as a death claim. (4) Only the President, a Vice-President or Secretary has power, on behalf of the Company, to make or modify this or any contract of insurance, or to extend the time for paying any premiums, or to waive any forfeiture, and the Company shall not be bound by any promise or representation heretofore or hereafter made, unless made in writing by one of the said Officers. (5) In case of suicide of the Insured, whether sane or insane, within one year from the date of this Policy, the liability of the Company shall be limited to the amount of the premium paid hereon. (6) This Policy shall not take effect until the first premium hereon shall have been actually paid and the Policy actually delivered to the Insured during the lifetime and good health of the Insured. (7) In any apportionment or distribution of profit or surplus, the principles and methods which may be adopted by the Company for said apportionment or distribution, and its determination of the amount equitably belonging to this Policy, shall be conclusive upon the Insured and upon all parties having or claiming any interest under this Policy. (8) If the age of the Insured was misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

This insurance is granted in consideration of the application herefor, a copy of which is hereto attached and made a part of this contract and of the payment in advance of *Three Hundred Fifty-one and 70/100* Dollars, being the premium for term insurance for the first policy year ending on the *First* day of *January*, 19*18*.

This contract will be continued as a Limited Payment Life Policy upon the payment of the annual renewal premium of *Three Hundred Fifty-one and* 70/100 Dollars, on or before the *First* day of *January*, 19*18*, and of the payment thereafter of a like sum on or before the *First* day of *January*, in every year during the continuance of this Policy, until premiums for Twenty Years from the date hereof shall have been paid, or until the prior death of the Insured.

After delivery of this Policy to the Insured, it takes effect as of the following date.

In Witness Whereof, the CENTRAL STATES LIFE INSURANCE COMPANY has caused this policy to be signed this *First* day of *January*, 19*17*.

W. H. MCBRIDE, *Secretary.* F. P. CRUNDEN, *President.*

INSTALMENT BENEFITS.—In the event of this Policy becoming a claim upon the Company by death, the Beneficiary, or prior thereto the Insured, may elect the payment of the proceeds of this policy in either monthly or annual instalments for which figures and terms will be provided upon request. Instalments elected either by the Beneficiary or the Insured, will be the mathematical equivalent of the amount payable in a single sum. The Insured may in his election, if he desires, deprive the Beneficiary of the right to commute the instalments so provided.

FOR EACH THOUSAND DOLLARS OF INSURANCE (payable in a single sum) Instalments will be According to the Following Table:

Limited and Certain			
Annually		Monthly	
For Years	Amount of Each Payment	For Years	Amount of Each Payment
5	$213 79	60	$18 32
10	116 18	120	9 95
15	83 89	180	7 18
20	67 98	240	5 82
25	58 62	300	5 02
30	52 53	360	4 50

If the Beneficiary dies before all certain payments provided have been made, then the remaining unpaid instalments will be paid as they become due, to the estate or legal representatives of the beneficiary.

Continuous for the Life of the Beneficiary According to His Age Attained at the Time of the Insured's Death					
Attained Age of Beneficiary	Annually	Monthly	Attained Age	Annually	Monthly
11	$39 05	$3 31	21	$41 16	$3 49
12	39 22	3 32	22	41 42	3 51
13	39 40	3 34	23	41 69	3 53
14	39 60	3 35	24	41 98	3 55
15	39 79	3 37	25	42 27	3 58
16	40 00	3 39	26	42 58	3 61
17	40 21	3 41	27	42 89	3 63
18	40 44	3 42	28	43 22	3 66
19	40 67	3 44	29	43 56	3 69
20	40 91	3 46	30	43 91	3 72

Continuous for the Life of the Beneficiary According to His Age Attained at the Time of the Insured's Death								
Attained Age of Beneficiary	Annually	Monthly	Attained Age	Annually	Monthly	Attained Age	Annually	Monthly
31	$44 28	$3 75	41	$48 53	$4 11	51	$52 98	$4 49
32	44 66	3 78	42	49 00	4 15	52	53 34	4 52
33	45 05	3 81	43	49 47	4 19	53	53 68	4 55
34	45 45	3 85	44	49 93	4 23	54	54 00	4 57
35	45 86	3 88	45	50 40	4 27	55	54 29	4 60
36	46 28	3 92	46	50 86	4 31	56	54 55	4 62
37	46 71	3 96	47	51 31	4 34	57	54 79	4 64
38	47 16	3 99	48	51 75	4 38	58	54 99	4 66
39	47 61	4 03	49	52 18	4 42	59	55 17	4 67
40	48 06	4 06	50	52 58	4 45	60 or over	55 31	4 68

If continuous instalments are chosen and the beneficiary should die before receiving payments for 25 full years, then the Company will continue making like payments to the estate or the legal representatives of the beneficiary until payments for 25 full years in all shall have been made.

IMPORTANT.—Now that you have bought this Policy, beware of any representative of another company who advises you to discontinue it and to take another in its place. He is seeking his OWN profit at YOUR expense. Have him submit his proposition in writing and send it to the Home Office.

CAUTION.—In the event of the death of the Insured—communicate with the Company at once—it is not necessary to incur the expense of employing a lawyer to handle your claim.

IMMEDIATE PAYMENT COUPON.—The attached draft becomes *Immediately Payable,* according to its terms, upon the death of the insured.

TO THE BENEFICIARY.—If you need money for *Immediate Expenses,* take the policy, together with the Company's official receipt for the last premium due, to your banker, show him the receipt and sign the sight draft, which can then be detached along the dotted line and cashed like any ordinary draft.

This Draft Will Be Honored by Any Bank or Banker.

AT SIGHT, pay to the order of.....

ONE HUNDRED 00/100 DOLLARS $100.00

And Charge to the Account of Policy No..... On the Life of .....Who Died.....

It is hereby mutually agreed: That the payment of this draft by the Company shall in no event be construed as a waiver of any defense under its policy aforesaid; and that this draft, when paid, shall be deducted from the proceeds due the Beneficiary thereunder.

The Company by the countersignature of its Secretary, hereby *accepts this draft in advance of presentation* subject to the following conditions *only*; that the cashing bank by its indorsement hereon guarantees:

1. The fact of the Insured's Death on the date named above.

2. That this draft is signed by the Beneficiary of said policy (see if any change of Beneficiary has been indorsed).

3. That the Insured or his representatives were on the date of his death possessed of the Company's official receipt for the last premium due under said policy.

To CENTRAL STATES LIFE INSURANCE COMPANY
St. Louis, Mo.

PRUDENCE THRIFTY, Beneficiary.

Countersigned, W. H. MCBRIDE, Secretary.

APPLICATION

I Declare on behalf of myself and of any person who shall have or claim any interest in any policy issued hereon that each of the statements and answers contained herein is full, complete and true.

I Agree on behalf of myself and of any person who shall have or claim any interest in any policy issued hereon (1) That the Company shall not incur any liability upon this application until the policy has been issued by the Company and the first premium has actually been paid to and accepted by the Company or its authorized agent, and the policy has been delivered to and accepted by me during my lifetime and while I am in good health; (2) That this instrument marked Part I, and the "Answers made to the Medical Examiner" marked Part II, together form the application for and shall be construed as a part of any policy issued thereon; (3) The registration, with the Insurance Department, of any policy issued hereon shall not be construed as acceptance of this application.

MEDICAL EXAMINER'S FORM.

In behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder I hereby agree each of the above answers to be full, complete and true, and that to the best of my knowledge and belief I am a proper subject for life insurance.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

FORM 199—MILITARY AND NAVAL SERVICE CLAUSE—In consideration of the issuance of this policy at standard rates, by its issue and acceptance, it is thereby mutually agreed as follows: No extra premium will be charged and no permit will be required for Military or Naval Service; and, within the continental limits of the United States or waters immediately adjacent thereto, the Company's liability in the event of death from any cause will not be impaired in any way thereby; except, in the submarine or aerial branches. While the insured is an occupant of any submarine, submersible or aerial craft, conveyance or device of any kind for submersion or flight, either within or outside the aforesaid limits; or while engaged in Military or Naval service outside the aforesaid limits the Company's liability shall be limited to the sum of all premiums paid plus interest at the rate of six per cent per annum, compounded annually, if the insured's death shall directly or indirectly result from injuries sustained by violent external or accidental means. This restriction, however, shall not apply to death from other causes.

From the time of leaving the aforesaid limits until one year after return thereto, all, if any, provisions for disability, dismemberment and surgical benefits shall automatically become null and void. Adjacent waters shall be construed to be those within the three-mile limit and the Panama Canal Zone shall be regarded as extra continental the same as Insular Possessions.

20-PAYMENT LIFE POLICY, NONPARTICIPATING, WITH PURE ENDOWMENT OPTION, WAIVER OF PREMIUM AND ANNUITY PAYMENT BENEFITS.

No. 99999. AGE 35.
AMOUNT, $10,000. PREMIUM, $295.20.

THE COLUMBIAN NATIONAL LIFE INSURANCE COMPANY,

OF BOSTON, MASSACHUSETTS.

In Consideration of the application, copy of which is hereto attached, and which together with this policy constitutes the entire contract, and of the payment of the premium of *Two Hundred Ninety-five and 20/100* Dollars, which will carry the insurance in force from date of payment until the *First* day of *June, 1918,* and of the payment of a similar amount *annually* on the *First* day of *June* in every year until twenty full years' premiums shall have been paid, or until the prior death of the Insured, does covenant and agree that it will pay, on receipt of due proof of the death of *John Doe* of *Boston,* State of *Massachusetts,* *Ten Thousand* Dollars to *Mary Doe, Wife of the Insured.*

The Insured
The Sum Insured
The Beneficiary

If there be no beneficiary surviving at the death of the Insured the proceeds hereof shall be payable to the Executors, Administrators or Assigns of the Insured.

This Policy shall be Incontestable after one year from date of issue except for non-payment of premium, subject, however, in case of misstatement of age to an adjustment of the insurance proportionate to the premium at the true age. It is free from all conditions as to residence and travel. Death within one year from date of policy from aviation, aeronautical ascensions, or while engaged in military or naval service, or from suicide while sane or insane, shall reduce the Company's liability hereunder to the amount of reserve hereon.

The Benefits and Provisions printed on the second, third and fourth pages are part of this contract.

In Witness Whereof, the Company has, by its President and Secretary, signed this policy at the City of Boston, this *First* day of *June, 1917.*

THE COLUMBIAN NATIONAL LIFE INSURANCE COMPANY,

ARTHUR E. CHILDS, *President.* WM. H. BROWN, *Secretary.*

BENEFITS AND PROVISIONS.

PREMIUMS.—All premiums are payable in advance at the Home Office in Boston, but may be paid to an authorized agent of the Company in exchange for a receipt signed by the President or Secretary and countersigned by said agent. No modification of this contract shall be made except over the signature of the President or Secretary.

31 DAYS' GRACE.—Thirty-one days' grace is allowed for the payment of all premiums after the first, during which period the policy remains in full force. Upon default in payment of any premium or note given therefor, this policy shall lapse, and the Company's only liability shall be such, if any, as is hereinafter provided.

REINSTATEMENT.—Should this policy lapse, it may be reinstated at any time upon evidence of insurability satisfactory to the Company and payment of all past due premiums with interest at six per cent. per annum and payment or reinstatement of any other indebtedness hereon with interest at said rate, unless the Cash Value has been paid or the Extended Insurance period has expired.

ASSIGNMENT.—No assignment of this policy shall be effectual against the Company unless it is filed at the Home Office while this policy is in force. The Company assumes no responsibility for the validity of any assignment.

CHANGE OF BENEFICIARY.—If there be no existing assignment of this policy, the Insured may designate a new beneficiary by filing at the Home Office written notice thereof on forms provided for this purpose.

PROTECTION BY STATUTE.—All statements made by the Insured in the application shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the policy or be used in defense to a claim under it unless contained in the written application and a copy of the same attached hereto.

PAID-UP VALUE.—In the event of the lapse of this policy after the premiums for three full years have been paid, the policy shall become effective automatically for Paid-up Insurance, payable as provided on the first page hereof, the amount granted being as stated in the table endorsed hereon for the number of years the policy has been in force. This Paid-up Insurance shall have increasing Cash and Loan Values.

CASH VALUE EXTENDED INSURANCE.—In lieu of such Paid-up Insurance, the Insured may, by written notice filed at the Home Office within the days of grace, elect to have this policy continued as Extended Insurance, payable as provided on the first page hereof, for the period stated in the table endorsed hereon, or may procure the Cash Value on satisfactory release and surrender of this policy.

LOANS.—After three years' premiums have been paid hereon, the Insured, on the sole security of this policy properly assigned, may borrow at the interest rate of six per cent. per annum, payable in advance, any sum not in excess of the Loan Value shown in the table endorsed hereon. If interest is not paid when due, it shall be added to the existing loan and bear interest at the same rate. Non-payment of loan or interest shall not avoid the policy until the total indebtedness exceeds the Cash Value hereunder, nor until thirty-one days after the Company has mailed notice of such termination to the Insured and Assignee of record, if any, at their last known address.

PAYMENT OF LOAN AND SURRENDER VALUE.—Payment of any loan value other than to pay premiums on any life policies of the Insured in this Company, and payment of any surrender value may be deferred for ninety days after the application therefor.

DEDUCTION OF INDEBTEDNESS.—Any indebtedness to the Company on this policy, including any unpaid premium or portion thereof for the then current policy year, shall be deducted upon settlement of any claim hereunder. If there be any such indebtedness, the Cash and Loan Values will be diminished thereby, and the Paid-up or Extended Insurance will be such as may be purchased by the Cash Value so diminished, such extended insurance to be for an amount equal to the face of the policy less such indebtedness.

RESERVE.—The reserve on this policy is computed upon the American Experience Table of Mortality with interest at three and one-half per cent. The Cash or Loan Value is the same as the Net Value of the Paid-up or Extended Insurance provided for herein and equals such reserve less not more than two and one-half per cent. of the amount insured. The values stated herein at least equal those required by the Statutes of Massachusetts, and no surrender charge is made after the ninsteenth year.

PURE ENDOWMENT OPTION.—The Insured under this policy shall have the option of continuing the payment of the premium provided for on the first page hereof for *nine* years beyond the twentieth year to establish a Pure Endowment fund. If such premiums be regularly paid, this fund, together with the cash value of this policy, will on the *Sixteenth* day of *November, 1917,* amount to *Ten Thousand One Hundred Seventy-three and 90/100* Dollars, which amount will then be paid to the Insured for the surrender of this policy, or in event of prior death the amount as named on the first page shall be payable as hereinbefore provided.

In the event of the previous surrender of this policy after the twentieth year, the Company will add to the surrender value hereof the total amount of the premiums paid hereon after such twentieth year.

In event of total and permanent disability, this option will not be continued by the Waiver of Premium clause.

TABLE OF LOAN AND SURRENDER VALUES.

Payment of an installment of the premium between anniversaries will proportionately increase these values. The cash value stated below is available only at end of year indicated.

After Paym't of Prem's for	Cash or Loan Value	Paid-up Insurance	*Extended Insurance expiring at end of	After Paym't of Prem's for	Cash or Loan Value	Paid-up Insurance	*Extended Insurance expiring at end of
3 Yrs.	$ 443 40	$1130	5 Yrs. 42 Days	13 Yrs.	$3116 60	$6400	22 Yrs. 328 Days
4 "	668 90	1670	7 " 264 "	14 "	3441 40	6920	23 " 365 "
5 "	902 80	2200	10 " 104 "	15 "	3778 00	7430	24 " 284 "
6 "	1145 50	2740	12 " 242 "	16 "	4126 90	7940	25 " 288 "
7 "	1397 10	3270	14 " 235 "	17 "	4489 00	8450	26 " 349 "
8 "	1658 30	3800	16 " 229 "	18 "	4864 80	8970	28 " 158 "
9 "	1929 10	4320	18 " 83 "	19 "	5255 30	9480	30 " 222 "
10 "	2210 00	4850	19 " 224 "	20 "	5661 60	Policy	fully paid
11 "	2501 30	5370	20 " 308 "	21 "	5781 30		
12 "	2803 40	5890	21 " 333 "	22 "	5902 20		

Values after twenty-two years will be furnished upon request.

*Extended Insurance begins on date of defaulted premium and includes the days of grace.

AA-CC. Plan—Life 20 Payment. Amount, $10,000.00. Age 35.

Premiums may be paid—Annually, $295.20; Semi-Annually, $153.50; Quarterly, $78.20.

TOTAL AND PERMANENT DISABILITY BENEFITS; WAIVER OF PREMIUMS—ANNUITY PAYMENT.

If after one year's premium shall have been paid on this Policy and before default in the payment of any subsequent premium the Insured shall furnish to the Company due proof that, before attaining the age of sixty, he has become wholly disabled by bodily injury or disease so that he is and thereby will be permanently and continuously unable to engage in any occupation whatever for remuneration or profit, and that such disability has existed continuously for not less than sixty days prior to the furnishing of proof, thereupon the Company will grant the following benefits:

(a) WAIVER OF PREMIUMS.—The Company, by endorsement hereon, shall waive the payment of the premiums which thereafter may become due under this Policy during the continuance of the said total and permanent disability of the Insured. In making any settlement under this Policy the Company shall not deduct any part of the premiums so waived, and the values in the above table shall increase from year to year in the same manner as though any premium waived under this provision had been paid in cash;

(b) ANNUITY PAYMENT.—Furthermore, the Company will pay to the Insured a monthly sum equal to one one-hundred-and-twentieth of the face of this Policy, the first monthly payment to be made six months after receipt of due proof of the said total disability accompanied by this Policy for endorsement, and subsequent payments monthly thereafter during the continuance of the said total disability of the Insured. The Company will admit the age of the Insured when furnished with satisfactory evidence of the date of birth and reserves the right to require such proof of date of birth at the time proof of disability is furnished. The amount of this Policy payable as a death claim shall not be reduced by any payments made under this disability provision.

RECOGNIZED DISABILITIES.—Without prejudice to any other cause of total disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, shall be considered as total and permanent disability.

RECOVERY FROM DISABILITY.—Should the Company accept proofs of total and permanent disability under this Policy, it may nevertheless, at any time thereafter, demand of the Insured due proof of the continuance of such disability; and upon failure to furnish such proof, or if it be established that the Insured has engaged or has become able to engage in any occupation whatever for remuneration or profit, all disability benefits under this Policy shall thereupon cease.

PREMIUM AND DISCONTINUANCE.—The annual premium for the benefits provided in this section is *Eighteen and 60/100 Dollars*, payable in addition to and in same manner as the regular premiums under this contract, but not beyond age 60. Non-payment of the premium provided for these benefits will void the provisions in this section. Upon written request by the Insured, accompanied by this policy for endorsement, the provisions for disability benefits may be discontinued. The provisions in this section shall not be in effect while the policy is on a Paid-up Insurance or Extended Insurance basis, and will be void if the Insured engages in military or naval service in time of war.

INSTALMENT OPTION.—In any cash settlement under this policy, provided it is not less than $1,000, the Company will pay, if desired, in lieu of one sum, any one of the following options:

LIMITED INSTALMENTS.—Any one of the Number of Instalments may be selected.

Number of Annual Instalments	5	6	7	8	9	10	11	12	13	14	15	16	17
Amount of each Annual Instalment per $1,000.	$214	$181	$158	$140	$127	$116	$107	$100	$94	$88	$84	$80	$76
Number of Annual Instalments	18	19	20	21	22	23	24	25	26	27	28	29	30
Amount of each Annual Instalment per $1,000.	$73	$70	$68	$65	$63	$61	$60	$58	$57	$55	$54	$53	$52

LIFE INCOME.—To be paid for at least 20 years but to continue during entire lifetime.

Age attained when Proceeds are Payable	16 and under	17 to 21	22 to 24	25 to 27	28 to 30	31 and 32	33 and 34	35 and 36	37 and 38	39 and 40	41 and 42
Amount of each Annual Instalment per $1,000	$44	$45	$46	$47	$48	$49	$50	$51	$52	$53	$54

Age attained when Proceeds are Payable	43	44 and 45	46	47 and 48	49	50 and 51	52	53 and 54	55 and 56	57	58 and 59	60 and over
Amount of each Annual Instalment per $1,000	$55	$56	$57	$58	$59	$60	$61	$62	$63	$64	$65	$66

Should the Payee die before receiving all of the instalments provided in the first table, or twenty instalments, if payable under the provisions of the second table, the commuted value at three and one-half per cent. of the unpaid instalments certain shall be paid to his Executors, Administrators or Assigns.

APPLICATION.

I hereby make application for insurance in The Columbian National Life Insurance Company, of Boston, Massachusetts, and I certify that all the statements and answers appearing herein and in Part II hereof are full, complete and true, and agree that the insurance hereby applied for shall not take effect until the issuance and delivery of the policy, and the payment of the first premium thereon while I am in sound health.

I hereby agree that my death from aviation or aeronautic ascensions, or while engaged in military or naval service, within one year from date of any policy issued hereon, shall reduce the Company's liability thereunder to the amount of the reserve thereon.

MEDICAL EXAMINER'S FORM.

I hereby certify that my answers to the foregoing questions are full and true, and correctly recorded by the Medical Examiner.

WAR CLAUSE.

In the event that the Insured, within five years from date of this contract, engages in military or naval service in time of war without the written consent of the Company, through its President or Secretary, the total liability of the Company, under this contract shall be limited to the full reserve accumulated thereunder. Permit for such service will be granted for amounts of insurance not exceeding $2500 or $5000 (previous insurance included), depending upon the nature of service, upon application in writing to the Home Office and payment of extra premium required by the Company for such permit.

Signed at Boston, Mass., this *First* day of *June*, 1917.

THE COLUMBIAN NATIONAL LIFE INSURANCE COMPANY

Endorsement 57. WM. H. BROWN, *Secretary*.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DOUBLE INDEMNITY AND TOTAL AND PERMANENT DISABILITY INCOME RIDER.

No. 99999. AGE, 35.

AMOUNT, $10,000. PREMIUM, $345.00.

THE CONNECTICUT GENERAL LIFE INSURANCE COMPANY

OF HARTFORD, CONN.

Premium When Payable — **Insured** — **Beneficiary** — **Amount of Policy**

In consideration of the application for this policy, a copy of which is attached hereto and made a part of this contract, and of the Annual Premium of *Three Hundred Forty-five Dollars* and *no* Cents, to be paid on or before the *First* day of *June* in every year during the lifetime of the Insured, until *Twenty* full Annual Premiums have been paid, Does Promise, on receipt of due proofs of the death, during the continuance of this contract, of *Richard Rowe*, herein called the Insured, of *Chicago*, County of *Cook*, and State of *Illinois*, to pay at its Home Office in Hartford, Connecticut, to *Mary A. Rowe, wife of the insured, if she shall survive the said insured, or if she shall not survive the insured*, to the executors, administrators or assigns of the Insured; subject to the right of the Insured to change the Beneficiary as hereinafter provided, *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid premium or portion of the premium for the current policy year.

BENEFITS AND PROVISIONS.

GENERAL PROVISIONS.—This policy and the application therefor constitute the entire contract between the parties and all statements made in the application shall, in the absence of fraud, be deemed representations and not warranties. No statement shall be used in defense to a claim under this policy unless it is contained in the written application and a copy of the application is attached to the policy when issued.

Only the President, Vice-President, Secretary or Assistant Secretary has power in behalf of the Company to make or modify this contract of insurance.

PAYMENT OF PREMIUMS.—This policy shall not take effect unless nor until the first premium is actually paid as hereinafter provided; and if the second annual premium be not fully paid when due, or within thirty-one days thereafter, this policy and all claims under it shall be void, and the premiums already paid shall be forfeited to the Company.

In case of default in payment of any premium after the second year this policy shall thereafter be in force only to the extent of and subject to the Company's non-forfeiture provisions.

All premiums are due and payable in advance at the Home Office of the Company, but will be accepted elsewhere, if paid to a duly

authorized Agent in exchange for its receipt signed by the President or Secretary, and countersigned by the Agent designated therein.

The insurance under this policy is based upon annual premiums payable in advance, but payments may be made semi-annually or quarterly in advance, such rates being 51% and 26% respectively of the annual rate. Change from one method of payment to another may be made on any policy anniversary.

GRACE.—A grace of thirty-one days, without interest, will be granted for the payment of every premium after the first, during which time the insurance shall continue in force, but in case the policy becomes a claim during the period of grace, before the overdue premium or the deferred premiums of the current policy year, if any, are paid, the amount of such premiums will be taken from the face of the policy in settlement.

ASSIGNMENTS.—The Company will not be bound nor in any way affected by any assignment of this policy, or of any interest thereunder, until the original assignment or certified copy thereof shall be delivered at its Home Office; and the Company will not assume any responsibility for the validity of any assignment.

REVIVAL IN EVENT OF LAPSE.—This policy, if not surrendered for cash, will be reinstated on written application therefor at any time after non-payment of any premium if evidence of good health satisfactory to the Company is furnished, and premiums to date of reinstatement and any other indebtedness to the Company hereon are paid with interest at the rate of six per cent. per annum.

SUICIDE, sane or insane, within one year from date hereof is not a risk assumed by the Company.

INCONTESTABILITY.—This policy shall be incontestable after one year from its date of issue, except for nonpayment of premiums or violation of the conditions of the policy relating to military or naval service in time of war. If the age of the Insured be misstated, the liability of the Company shall be the amount of insurance which the premium paid would have purchased at the correct age.

PREMIUM REFUND.—Upon payment of the second year's premium and at the end of the second and each subsequent policy year during the continuance of this policy under its original conditions, the Company will determine the portion of surplus to which the policy is entitled as a refund on account of any previous overpayment. The Insured may apply the amount of any refund in any one of the following ways:

1. In reduction of premium.

2. To purchase additional full paid participating insurance which may be surrendered at any time for a cash value of the full reserve.

3. As a deposit with the Company at not less than 3½% compound interest computed annually. Such deposit may be withdrawn at any time.

4. To convert the policy into an endowment payable at a gradually decreasing age.

5. To shorten the premium paying period.

6. To purchase full paid participating pure endowment which may be surrendered at any time for a cash value of the full reserve.

Or he may receive the amount in cash.

After the payment of all premiums as provided in this policy the Company will annually determine the amount of surplus earnings to which this policy is entitled and will pay the same to the Insured in cash or if directed apply it under option 2, 3 or 4.

Unless otherwise provided by law if no option is specified by the Insured the refund will be used in reduction of the next premium. If this policy in this respect does not conform to the laws of the State of which the Insured is a resident at the date of issuing the policy, the statutory provision regarding the option to be auto-

matically applied shall be deemed to supersede the provision for applying the refund in reduction of premium, or if the policy be full paid, for the payment of the surplus earnings in cash.

CHANGE OF BENEFICIARY.—The right to change the Beneficiary under this policy, provided it be not assigned, is reserved by the Insured, but such change shall only be made by the return of the policy to the Company with a written request therefor on a form provided by the Company, and no change shall be operative until the policy is duly endorsed therewith by the Company.

NON-FORFEITURE PROVISIONS.

AUTOMATIC EXTENDED INSURANCE.—On default in payment of any premium after the second year, if there is no indebtedness against the policy and if no other option is called for, the Insurance will be automatically extended for the full face of the policy and of any additional insurance credited to it, without participation in surplus, for such term in whole number of months as the cash value applied as a net single premium will purchase.

If there be an indebtedness the amount thereof will be subtracted from the amount otherwise available as a net single premium, and the balance will be applied as a net single premium to purchase non-participating extended term insurance as above for the full face of the policy and of any additional insurance credited to it, less the indebtedness.

CASH VALUE.—On default in payment of any premium after the second year, or within thirty-one days thereafter, on legal surrender of the policy at the Home Office, the Company will pay a cash value of the amount set forth in the table below, provided that the Company may defer such payment for a period not exceeding sixty days from date of application therefor.

LOANS.—At any time after two full years' premiums have been paid, and while this policy is in force under its original conditions, the Company will loan, upon satisfactory assignment of this policy and upon sole security thereof, any amount which shall not exceed that sum which with six per cent. interest thereon shall equal the cash value at the end of the policy year for which the premiums have been duly paid. Interest on the loan shall be at the rate of six per cent. per annum, payable annually on each anniversary date of the policy. The Company may defer the making of a loan (unless the loan be for the purpose of paying premiums to the Company) for a period not exceeding sixty days from date of application therefor. Failure to repay such loan or to pay interest shall not void the policy unless the total indebtedness thereon to the Company shall equal or exceed the cash value at the time of such failure nor until thirty-one days after notice shall have been mailed by the Company to the last known address of the Insured and of the Assignee, if any.

PAID-UP POLICY.—Upon surrender of the policy and written request by the Insured within three months from the date of default in payment of any premium after the second year, if the policy has not been surrendered, the Company will apply the cash value plus one-half the surrender charge deducted from the reserve in calculating said cash value, as a net single premium to purchase a participating paid-up policy, payable at a like time and in like manner with the original. The amount of such paid-up policy is set forth in the table below.

EXTENDED OF PAID-UP INSURANCE taken as above described may be surrendered at any time for a cash value consisting of the full reserve or the Company will loan on such paid-up insurance. The cash value or loan will be granted on the same terms as stated above in the case of the original insurance.

AUTOMATIC PREMIUM LOANS. Upon written request of the Insured and Assignee, if any, made prior to default in payment of any

premium, the premiums thereafter coming due, if not paid, will be charged against the policy as a loan bearing compound interest at the rate of six per cent. per annum until such time as the accumulated loan together with any other indebtedness with interest thereon shall equal or exceed the cash value hereof, in which case this policy shall thereupon become null and void and be surrendered to the Company in consideration of the cancellation of the indebtedness, subject however to the notice of termination as set forth in the loan clause herein.

If at any time the equity in the policy is not sufficient to continue the insurance in force for a full year, then in that case it will be kept in force for such whole number of months as the remaining equity will allow.

While this policy is thus continued in force, all its non-forfeiture provisions remain operative, and the owner may, without furnishing evidence of the good health of the Insured, resume payment of premiums at any time.

TABLE OF NON-FORFEITURE PROVISIONS REFERRED TO ABOVE.

All non-forfeiture provisions hereunder are based on the American Experience Table of Mortality with interest at the rate of 3½% per annum. In computing the values under this policy no deduction of more than 1½% of the amount insured has been made from the reserve. The cash value for the twentieth and subsequent years is the full reserve in even dollars for each $1,000 of insurance under this policy.

These figures apply to the original sum insured and to full-paid policy years only. The payment of any semi-annual or quarterly instalment of an annual premium will proportionately increase the values. Any additions or accumulations credited to the policy will increase and indebtedness will decrease the values.

Years from date of Issue	Extended Insurance		Paid-up Values	Cash or Loan* Values
	Years	Months		
2	2	10	$ 940	$ 940
3	5	5	1,370	460
4	8	1	1,900	690
5	10	8	2,420	930
6	13	0	2,950	1,180
7	15	1	3,470	1,430
8	16	10	3,970	1,680
9	18	4	4,480	1,940
10	19	8	4,980	2,220
11	20	10	5,480	2,500
12	21	10	5,970	2,790
13	22	9	6,470	3,100
14	23	7	6,960	3,410
15	24	6	7,450	3,740
16	25	5	7,940	4,070
17	26	6	8,430	4,420
18	27	9	8,920	4,780
19	29	6	9,410	5,160
20	Life full paid		10,000	5,560
25				6,280
30				6,680

*Loan values are available at any time after two full years' premiums have been paid, as set forth in above loan provision. A loan may be repaid at any time, either partially or wholly, while the policy is in force under its original conditions.

PROTECTION IN EVENT OF TOTAL AND PERMANENT DISABILITY.

WAIVER OF PREMIUM.—If the Insured under this policy shall furnish due proofs that before reaching the age of sixty years and because of accident or disease occurring after the payment of one full premium on said policy, and before the default in the payment of any subsequent premium, he has become wholly, continuously and permanently unable to pursue any gainful occupation, and presumably will for life be unable to perform any work or engage in any business for compensation or profit, one year after receipt of such proofs the Company will relieve him from the payment of any further premiums on said policy. In case of such relief the premiums shall not be a lien against the policy and the surrender and loan values shall increase in the same manner as if the premiums were being paid by the Insured.

If such total and permanent disability shall occur under the conditions above stated, but after the Insured has reached the age of sixty years, the Company will, one year after receipt of due proof thereof, waive payment of each premium thereafter becoming due during such disability, but the face amount of the policy shall be reduced by the amount of each such waived premium, and all benefits under the policy shall be reduced accordingly and shall be based upon said reduced amount of insurance in the same manner as if the premiums for such reduced amount of insurance had been duly paid. Future premiums shall be reduced in proportion to the reduced amount of insurance.

PAYMENT IN INSTALMENTS.—Or upon written request of the Insured and of the Assignee and Beneficiary, if any, provided such disability shall occur before the Insured has reached the age of sixty years one year after receipt of proofs as aforesaid and during the continuance of such total and permanent disability, if there is no indebtedness against the policy, the Company will pay one-twentieth of the face amount of the policy and a like sum annually thereafter until twenty such payments have been made; or, if there is any indebtedness against the policy, the Company will pay under like conditions one-twentieth of the difference between such indebtedness and the face of the policy and a like sum annually thereafter until twenty such payments have been made. Each such payment shall reduce by the amount thereof the insurance remaining in force and the surrender and loan values shall no longer be available. When the total amounts so paid together with any indebtedness hereon to the Company shall equal the face of the policy, the Company shall be released from all further liability under this policy.

RECOVERY FROM DISABILITY.—By the acceptance of this contract the Insured agrees that any Medical Examiner appointed by the Company shall be allowed opportunity at any and all times within one year from the commencement of the disability, and not oftener than once a year thereafter, to satisfy himself as to the alleged disability by examination of the person of the Insured, and if it is established that the Insured has so far recovered as to be able to again engage in some gainful occupation the Company will thereupon cease to extend further relief from payment of premiums and no further instalment payments will be made by the Company. If the amount of the insurance shall have been reduced by the payment of any instalments, such reduced amount of insurance shall thereafter be the face amount of the policy and the premiums thereafter falling due will be reduced in proportion to the reduced amount of insurance and all benefits under the policy will be reduced accordingly.

GENERAL PROVISIONS.—The irrecoverable loss of the entire sight of both eyes, or the total and permanent loss by removal or disease of the use of both hands or both feet, or of one hand and one foot, shall be deemed to constitute total and permanent disability within the meaning of this contract.

The portion of each annual premium for this policy charged for protection in event of total and permanent disability is twenty-five cents for each one thousand dollars of insurance and on the issuance or on any anniversary of this contract the provision for such protection may be cancelled at the request of the Insured, in which event the subsequent annual premiums will be reduced by twenty-five cents for each one thousand dollars of insurance hereunder. Such reduction shall be endorsed hereon.

OPTIONS ON SETTLEMENT.

In any cash settlement of this policy its proceeds will be paid upon written request of the then legal owner in instalments certain, as follows:

FOR EACH $1,000 DEPOSITED.

Monthly Instalments, first payment immediate.

60	Monthly	Instalments	of $18.11	each,	or
120	"	"	" 9.83	"	"
180	"	"	" 7.10	"	"
240	"	"	" 5.75	"	"
300	"	"	" 4.96	"	

Annual Instalments, first payment immediate.

5	Annual	Instalments	of $214	each,	or
10	"	"	" 116	"	"
15	"	"	" 84	"	"
20	"	"	" 68	"	"
25	"	"	" 58	"	

COMMUTATION.—At any time when an instalment is due, the instalments remaining unpaid will be commuted upon the basis of 3½% compound interest and paid in one sum, upon written request of the Beneficiary if of lawful age, or of the executors, administrators or assigns of the Beneficiary in event of the death of said Beneficiary, provided the Company has not been specifically directed to the contrary by the Insured.

GUARANTEED INCOME.—The proceeds of this policy may be left with the Company as a principal sum, and the Company guarantees to pay the Beneficiary interest on such proceeds at the rate of 3½% per annum, such proceeds to be returned to the executors, administrators or assigns of the Beneficiary in the event of the death of said Beneficiary. At the time any interest payment becomes due the Beneficiary, if of legal age, shall have the right to withdraw the principal sum thus left with the Company, in addition to such interest payment, provided the Company has not been specifically directed to the contrary by the Insured.

PARTICIPATION.—In any settlement of this policy under any one of the instalment or income options above described the amount of the instalment or income payment due at the end of any year will be increased by such surplus interest earnings, if any, as may be determined upon by the Company.

ANNUITIES.—In any cash settlement of this policy, the privilege is hereby granted the then owner to deposit the proceeds in a sum of not less than $1,000 or in multiples of $500 which sum will be applied to the purchase of a Guaranteed Life Annuity, first payment immediate, upon his or her life in an amount set forth in the table below. The annuity contract in addition to providing for the payments as stated therein yearly until the death of the Annuitant, will also provide that should he or she die before the sum of the payments made shall have amounted to the original deposit, the amount of the difference between the sum of the payments made by the Company and the deposit will be payable in one lump sum to the executors, administrators or assigns of the Annuitant.

GUARANTEED LIFE ANNUITY TABLE per each $1,000 deposited. Total payments in any event not to be less than $1,000.

Age Last Birthday	Males	Females	Age Last Birthday	Males	Females	Age Last Birthday	Males	Females
10 and under	$43 11	$41 95	34	$50 41	$48 31	58	$69 87	$66 46
11	43 31	42 14	35	50 88	48 79	59	71 06	67 58
12	43 49	42 33	36	51 46	49 17	60	72 16	68 68
13	43 78	42 53	37	51 94	49 65	61	73 35	69 87
14	43 98	42 72	38	52 51	50 13	62	74 53	71 06
15	44 17	42 92	39	53 07	50 69	63	75 62	72 25
16	44 37	43 12	40	53 74	51 27	64	76 71	73 44
17	44 65	43 31	41	54 31	51 84	65	77 79	74 62
18	44 84	43 49	42	54 97	52 41	66	78 87	75 72
19	45 14	43 68	43	55 73	53 07	67	79 86	76 80
20	45 33	43 98	44	56 39	53 74	68	80 85	77 88
21	45 62	44 17	45	57 14	54 40	69	81 84	78 97
22	45 91	44 46	46	57 89	55 16	70	82 74	80 04
23	46 20	44 65	47	58 74	55 92	71	83 62	81 13
24	46 48	44 95	48	59 58	56 67	72	84 52	82 11
25	46 87	45 23	49	60 52	57 52	73	85 41	83 09
26	47 16	45 53	50	61 45	58 37	74	86 29	83 98
27	47 54	45 81	51	62 39	59 21	75	87 09	84 78
28	47 93	46 09	52	63 41	60 15	76	87 88	85 49
29	48 31	46 48	53	64 34	61 08	77	88 60	86 03
30	48 69	46 77	54	65 45	62 11	78	89 21	86 38
31	49 07	47 16	55	66 46	63 13	79	89 74	86 56
32	49 55	47 54	56	67 58	64 24	80	90 09	86 65
33	49 94	47 93	57	68 77	65 26	and over		

In Witness Whereof, the CONNECTICUT GENERAL LIFE INSURANCE COMPANY has caused this Policy to be signed at its office in the City of Hartford, the *First* day of *June*, A. D., one thousand nine hundred and *seventeen*.

E. B. PECK, *Assistant Secretary.*

R. W. HUNTINGTON, *President.*

Rider to be attached to and made part of Policy No. 99999 issued by the Connecticut General Life Insurance Company to *Richard Rowe.*

DOUBLE INDEMNITY.—On receipt of due proofs that the death of the Insured occurred during the continuance of the policy under its original conditions and before attaining the age of seventy years as the result of bodily injuries effected directly and independently of all other causes through external, violent and accidental means, of which, except in case of drowning or of internal injuries revealed by an autopsy, there is a visible contusion or wound on the exterior of the body, and that such death occurred within ninety days from the date of the accident, the Company will pay instead of the face amount of this policy, double that amount, to wit: Twenty Thousand Dollars, less any indebtedness thereon to the Company and any unpaid premium or portion of the premium for the current policy year.

Provided: That death, resulting from suicide (sane or insane); or caused directly or indirectly, wholly or partly by bodily or mental infirmity, ptomaines, bacterial infections (except pyogenic infections which shall occur simultaneously with and through accidental cut or wound), or by any other kind of disease; or caused directly or indirectly by war or by any act of war; or sustained while participating in or in consequence of having participated in aeronautics or submarine expeditions or operations; or from naval or military service in time of war or riot or while performing police duty as a member of any military or naval organization, shall not be covered under the terms of this rider.

The provisions of the policy providing for PROTECTION IN THE EVENT OF TOTAL AND PERMANENT DISABILITY are hereby made null and void and the following substituted therefor.

DISABILITY BEFORE AGE SIXTY.—(A) If the Insured shall before reaching the age of sixty years, and during the continuance of the policy under its original conditions, become totally and permanently disabled, as hereinafter defined, the Company will upon receipt of due proofs that such disability has then existed for not less than sixty days, waive the payment of further premiums: And six months after receipt of said proofs of such disability pay to him monthly thereafter so long as he lives and suffers such disability, the sum of One Hundred Dollars.

The premiums shall not be a lien against the policy and the surrender and the loan values shall increase in the same manner as if the premiums were being paid by the Insured. If there is any indebtedness on the policy, one-twelfth of the annual interest thereon shall be deducted from each monthly income payment. Upon the death of the Insured or the maturity of the policy the amount thereof shall be payable in accordance with its terms without deduction for any income payments.

DISABILITY AFTER AGE SIXTY.—(B) If the Insured shall after reaching the age of sixty years, and during the continuance of the policy under its original conditions, become totally and permanently disabled, as hereinafter defined, the Company will upon receipt of due proofs that such disability has then existed for not less than sixty days, waive the payment of further premiums so long as he lives and suffers such disability, whereupon the face amount of the policy shall be reduced by the amount of each such waived premium and all benefits as well as subsequent premiums shall be reduced proportionately.

Provided: That Sections A and B of this rider shall not cover total and permanent disability due to injuries sustained or disease contracted, while participating in or in consequence of having participated in aeronautics or submarine expeditions or operations, or while performing naval or military service in time of war or riot, or while performing police duty as a member of any military or naval organization.

RECOVERY FROM DISABILITY.—If it is established that the Insured has so far recovered as to be able to again engage in some gainful occupation, the Company will thereupon cease to extend further relief from the payment of premiums and no further income payments will be made by the Company.

TOTAL AND PERMANENT DISABILITY DEFINED.—The terms, total and permanent disability, as used herein, shall mean a bodily injury or disease, which independently and exclusively of all other causes, either:

(1) Prevents the Insured from performing any and every kind of duty pertaining to his occupation, and presumably will thereafter during his entire life, prevent the Insured from pursuing any gainful occupation or engaging in any business for compensation or profit, or

(2) Results in:

(A) The total and irrecoverable loss of the sight of both eyes: or

(B) The loss by actual severance at or above the wrist or ankle of:

(a) Both hands.
(b) Both feet.
(c) One hand and one foot.

GENERAL PROVISIONS.—The Company shall have the right and opportunity to examine the person of the Insured when and so often as it may reasonably require during the pendency of claim hereunder, and also the right and opportunity to make an autopsy in case of death where it is not forbidden by law.

The consideration for the double indemnity provision above described is an additional annual premium of *Fifteen* Dollars, and for the total and permanent disability provision granted hereunder is an additional annual premium of *Seventeen* Dollars, making a total premium for the insurance under the policy and the rider of *Three Hundred Seventy-seven* Dollars, payable as provided by the terms and conditions of the policy; but in no case shall that part of the aforesaid additional premium charged for total and permanent disability be continued after the Insured attains the age of sixty years, nor shall that part of the aforesaid additional premium charged for double indemnity be continued after the Insured attains the age of seventy years.

The Limitations of age herein shall mean the first anniversary of the policy after the Insured has attained either the age of sixty or seventy years.

The premium for this rider is non-participating. The double indemnity and total and permanent disability provisions shall not increase the extended insurance, paid-up, or cash or loan values; and such provisions shall become null and void if either the paid-up or extended insurance provision becomes effective.

Upon any anniversary of the policy this rider may be terminated by the Insured by returning it and the policy to which it is attached to the Company for proper endorsement, together with written request signed by the Insured (or assignee, if any) and thereafter the payment of the aforesaid additional premium shall not be required.

Dated at Hartford, Connecticut, this *First* day of *June*, A. D. 1917.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY

EDWARD B. PECK, *Assistant Secretary.* R. W. HUNTINGTON, JR., *President.*

WAR SERVICE.—If within five years from the date of this policy the Insured shall engage in any military or naval service in time of war, the liability of the Company in event of the death of the Insured while so engaged, or within six months thereafter, will be limited to the return of the premiums paid hereon, exclusive of any extra premium paid for military or naval service, less any indebtedness to the Company hereon; unless before engaging in such service or within thirty-one days after entering on such service, or at the time of paying the first premium due hereon, if the Insured shall be then so engaged, the Insured shall pay to the Company at its home office in Hartford, Conn., such extra premium as may be required by the Company, and in like manner shall pay annually thereafter on each anniversary of this policy or within thirty-one days thereafter, while the Insured shall continue to be so engaged, such extra premium as may be required by the Company. Within one year after the termination of the war the Company will return such portion of the extra premiums as in its judgment will not be required to cover the extra hazard.

Dated at Hartford, Connecticut, this *First* day of *June*, 1917.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY

By.....

No. 090. 5-17 *Assistant Secretary.*

APPLICATION

I HEREBY COVENANT AND AGREE that all the foregoing statements and answers as written, and those contained in Part II made, or to be made, to the Medical Examiner, are offered to the Company as a consideration of the contract applied for; and that they are full, complete and true, and the only statements made to the Company in reply to its inquiries.

MEDICAL EXAMINER'S FORM.

I hereby agree that the above answers are full, complete and true.

20-PREMIUMS ENDOWMENT AT 75.

With Waiver of Premium Agreement and Waiver of Premium with Life Income Agreement.

No. 99999. RATED AGE, 35.

AMOUNT, $10,000. ANNUAL PREMIUM, $362.50.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY OF HARTFORD, CONNECTICUT.

In Consideration of the payment to it of the annual premium of *Three hundred sixty-two and 50/100* Dollars on the *1st* day of *June*, 1917, and of a like annual premium on or before the anniversary of the same date in every year during the continuance of this Policy until *twenty* annual premiums shall have been paid, hereby insures the life of *John Doe*, of *Hartford*, County of *Hartford*, State of *Connecticut*, herein called the Insured, for the term of *forty* years from and after the date above written, in the sum of *Ten Thousand* Dollars, and agrees, if the Insured shall die during said term, to pay said sum, less any unpaid instalments of the annual premium last due as above provided, (subject to the right of the Insured as hereinafter reserved to change any Beneficiary) to *Mary Doe, his wife, if living, otherwise to his* executors, administrators, or assigns, upon receipt, at the office of the Company, in Hartford, Connecticut, of due proof of the death of the Insured, or, if the Insured shall survive said term, then to pay said sum to the Insured; provided that in the event of the death of the Insured within one year from the date hereof by self-destruction, while sane or insane, unless it be determined by the Company that the Insured was so far insane as to destroy his responsibility therefor, the Company insures said life in, and shall be liable only for, a sum, payable as above provided, equal to the premiums paid hereon.

INCONTESTABILITY.—This Policy shall be incontestable after one year from its date of issue except for non-payment of premium, or for failure to comply with any provision herein relating to military or naval service during war.

POLICY SETTLEMENT.—Any and every sum due under this Policy shall be payable only at the Company's office in Hartford, Connecticut, and from any sum payable hereunder there shall be deducted any indebtedness to the Company on or secured by this Policy.

THE PROVISIONS, BENEFITS, AGREEMENTS AND TABLES on the following pages are hereby made a part of this Policy.

IN WITNESS WHEREOF, The Connecticut Mutual Life Insurance Company has, by its President and Secretary, signed and delivered this Policy in the City of Hartford, State of Connecticut, this *first* day of *June*, A. D. one thousand nine hundred and *seventeen*.

WILLIAM H. DEMING, *Secretary*. JOHN M. TAYLOR, *President*.

PROVISIONS, BENEFITS, AGREEMENTS AND TABLES REFERRED TO ON THE FIRST PAGE AND MADE A PART OF THIS POLICY.

DIVIDENDS.—This Policy, upon payment of the second annual premium and during its continuance thereafter as a premium-paying, paid-up or extended insurance policy, will participate annually in the divisible surplus which shall be determined and apportioned by the Company.

The dividend

(1) shall be payable in cash to the Insured or his assigns, or, at the option of the payee thereof, if the Company be directed in writing by said payee prior to the expiration of thirty-one days after such dividend becomes payable, may be

(2) left with the Company, subject to withdrawal, to accumulate at such rate of interest, credited annually at not less than three per centum, as the Company may determine, or

(3) applied on a premium due hereon, or

(4) converted into a paid-up addition, to the sum insured hereunder. Any such additions will participate annually in the divisible surplus as determined and apportioned by the Company and at the maturity of the Policy will be payable with the sum herein insured to the payee of such insurance; but any such additions may at any time during the lifetime of the Insured and prior to the maturity of the Policy be surrendered by the Insured or his assigns to the Company for cash in an amount equal to the then reserve thereon; but if this Policy shall become a policy of Paid-up Insurance or Extended Insurance, any such additions then existing shall be treated as hereinafter provided.

Any dividends due and unpaid at the maturity of this Policy shall be payable with the sum herein insured to the payee of such insurance.

APPLICATION OF DIVIDENDS TO MAKE POLICY FULLY PAID-UP OR TO ACCELERATE MATURITY.—Whenever the reserve hereon, with any accumulated dividends credited and the cash value of any paid-up additions hereto, shall equal the reserve on a fully paid-up policy of this same kind and amount for the then age of the Insured at nearest birthday, upon request by the Insured or his assigns and release of such dividends and paid-up additions, if all premiums then due shall have been paid as herein provided, the Company will endorse this Policy as fully paid-up upon presentation hereof at its office in Hartford, Connecticut. Whenever, during the lifetime of the Insured, the cash value of this Policy and of any paid-up additions hereto, together with any accumulated dividends credited hereon, shall equal the full amount of this Policy, then upon surrender hereof and release of such dividends and paid-up additions at such office, the Company will pay to the Insured or his assigns the face of the Policy as a matured endowment, less any indebtedness to the Company on or secured hereby.

OPTIONAL PAYMENT OF PREMIUM BY DIVIDENDS.—If any premium or instalment of premium be not paid as herein provided and if there be at the expiration of the time herein provided for such payment accumulated cash dividends credited on account of this Policy at least equal to the payment required, if the Company, before such expiration, be so directed in writing by the payee of such accumulations, said payment shall be made by the application of an equal amount of such credit, or if such credit be less than the required payment then out of such credit, if sufficient, shall be paid a semi-annual or quarterly instalment of the annual premium.

NON-FORFEITURE BENEFITS.—If, after due payment of two or more full annual premiums hereon, a premium or instalment

of premium be not paid as herein provided, the Company will grant either:

PAID-UP INSURANCE.—(1) Paid-up Insurance for the remainder of the term of this Policy in the amount specified in the Table of Values hereon, increased by the sum of any paid-up additions hereto, payable as herein provided; except that if there be any indebtedness to the Company on account of or secured by this Policy, the amount of such Paid-up Insurance shall be such as the cash value of this Policy and of any outstanding paid-up additions, less such indebtedness, will purchase as a net single premium; or

EXTENDED INSURANCE.—(2) Extended Insurance for the full amount of this Policy, for the term specified in the Table of Values hereon reckoned from the due date of such unpaid premium or instalment of premium, and if the Insured survive the original term of this Policy will then pay to the Insured the amount, if any, specified in the column headed "Pure Endowment"; except that if there be any paid-up additions hereto or indebtedness to the Company on account of or secured by this Policy, the amount of such Extended Insurance shall be increased by the amount of such paid-up additions and decreased by the amount of such indebtedness, and the term of such Extended Insurance shall be such as the cash value of this Policy and of any outstanding paid-up additions, less such indebtedness, will purchase as a net single premium, provided, however, that the term shall not extend beyond the original term of this Policy, and the excess value, if any, shall be applied as a net single premium to purchase paid-up pure endowment insurance, payable at the end of such term if the Insured be then living.

AUTOMATIC INSURANCE.—Upon premium default as above this Policy will be automatically binding upon the Company for Extended Insurance, as above defined.

OPTION.—At any time, however, while this Policy is a premium-paying policy or within thirty-one days after the expiration of the days of grace allowed for the payment of such unpaid premium or instalment of premium, upon written application by the Insured, with assignee if any, filed at the Home Office of the Company on its form therefor, accompanied by the Policy for suitable endorsement, this Policy will be made binding upon the Company for the alternative insurance above provided in lieu of the insurance herein automatically provided, such change to become effective only upon the endorsement of the same on the Policy by the Company during the lifetime of the Insured.

CASH SURRENDER VALUE.—At any time after due payment of two or more full annual premiums hereon, and on surrender of this Policy at the Company's office in Hartford, Connecticut, the Company will, if there shall have been no failure to pay premiums as provided in this Policy, pay the cash value specified in the Table of Values hereon, or, if it be a policy of Paid-up or Extended Insurance, pay as a cash value the then reserve hereon; less in either case any existing indebtedness to the Company on or secured by this Policy; and any such cash payment shall be increased by the cash value as herein provided of any paid-up additions hereto and shall be made to the Insured or his assigns, and shall be in full settlement of the Company's liability under this Policy; provided that the Company may defer such surrender and payment for a period not exceeding sixty days after application therefor.

POLICY LOAN.—At any time after due payment of two or more full annual premiums hereon, while this Policy is in force otherwise than as Extended Insurance, and on proper assignment and delivery of this Policy, and on the sole security thereof, the Company will loan any sum up to the limit secured by the cash value of this Policy and of any paid-up additions here-

to less any existing indebtedness on or secured by this Policy; provided that (unless the loan be for the purpose of paying premiums to the Company) the Company may defer the making of such loan for a period not exceeding sixty days after application therefor. Such loan shall bear interest at the rate of six per centum per annum, not in advance, principal and interest to be payable at the Company's office in Hartford, Connecticut. Any interest when due and unpaid shall be added to the principal of the existing indebtedness and shall bear the same rate of interest; but failure to pay either loan or interest shall not avoid this Policy until the total indebtedness to the Company, secured hereby, including accrued interest, shall equal or exceed the then cash value, when this Policy shall immediately cease and become void, but not until thirty-one days after notice shall have been mailed by the Company to the last known address of the Insured, and to the assignee of record at the Home Office of the Company, if any. The Company will credit upon such indebtedness payments made at any time at its Home Office.

PREMIUM LOAN.—If written application by the Insured be filed at the Company's Home Office upon its form therefor while this Policy is a premium-paying policy, the amount of any premium or instalment of premium not paid as herein provided will be charged as an indebtedness against and secured by this Policy provided the entire indebtedness hereon including such charge shall not exceed the limit secured by the cash value hereof, such indebtedness to bear interest from the due date of such premium or instalment, and to be subject to the terms herein provided for policy loans, but without assignment or delivery of this Policy, and any premiums or instalments so charged will be treated as paid.

TABLE OF VALUES.

The Cash and Loan Values for the end of any policy year (reckoned from the due date of the first annual premium) and the net value of the Paid-up Insurance and also the net value of the Extended Insurance and Pure Endowment, if any, as guaranteed by and subject to the provisions and conditions of this Policy, are equal to the terminal reserves hereon less a charge per $1,000 insured hereunder, which, if not more than five full annual premiums are paid, is $10 and thereafter is reduced by $1 for each full annual premium paid after the fifth and until fifteen are paid when the charge is eliminated. Subject to the provisions and conditions of this Policy, the Cash and Loan Values (if there shall have been no failure to pay premiums as provided herein), and the amount of Paid-up Insurance for each $1,000 insured hereunder and the period of Extended Insurance together with the amount of Pure Endowment per $1,000 insured, if any, (determined upon the non-payment of a premium or instalment of premium as herein provided), for the end of the years specified will be as stated in this Table, opposite the number of years elapsed; a proportionate adjustment will be made on account of the payment of any additional instalment of an annual premium hereon in excess of full annual premiums. The Cash Value at other than premium due dates will be the Cash Value at the end of the term for which premiums are paid discounted at the rate of five per centum per annum, but in no event less than any previous Cash Value.

*Years Elasped	Per $1,000 Insured		Extended Insurance			*Years Elasped	Per $1,000 Insured		Extended Insurance		
	Cash or Loan Value	Paid-up Insurance	Term		Per $1,000 Insured		Cash or Loan Value	Paid-up Insurance	Term		Per $1,000 Insured
			Years	Days	Pure Endowment				Years	Days	Pure Endowment
2	$37 31	$ 82	4	109	$ 0	14	$406 21	$707	26	0	$ 20
3	62 17	134	7	65	0	15	444 15	757	25	0	206
4	87 85	186	10	13	0	16	482 35	806	24	0	379
5	114 40	238	12	253	0	17	521 87	854	23	0	545
6	142 83	292	15	53	0	18	562 81	903	22	0	704
7	172 19	345	17	94	0	19	605 25	951	21	0	855
8	202 50	398	19	21	0	20	649 31	Paid	up	in	full
9	233 79	450	20	217	0	21	662 52				
10	266 10	502	21	339	0	25	717 62				
11	299 46	554	23	39	0	30	792 51				
12	333 91	605	24	64	0	35	879 47				
13	369 48	656	25	69	0						

*Reckoned from the due date of the first annual premium. The Loan Values are the maximum amounts available at the end of the years specified. Loans may also be obtained at any time during such years as set forth in the above clause entitled "Policy Loan."

The Cash or Loan Value for other years, as provided in this Policy, is the reserve and will be stated upon request.

PREMIUM PAYMENTS.—All premiums hereon shall be payable in advance either at the Home Office of the Company or to an agent of the Company upon delivery of a receipt signed by its President or Secretary and countersigned by the agent; and the possession of such receipt shall be the sole evidence of the authority of any agent to receive any premium on account of this Policy. If any premium or instalment of premium on this Policy be not paid as herein provided, then all liability on account of this Policy shall wholly cease and determine except as otherwise herein provided.

PREMIUM INSTALMENTS.—The annual premium, with an addition of two per centum thereof if paid in semi-annual instalments or three per centum thereof if paid in quarterly instalments, may, on written request, be paid in such instalments beginning with the due date of the annual premium.

GRACE IN PAYMENT OF PREMIUM.—After payment of the first annual premium hereon or an instalment thereof, payment of any subsequent premium or instalment of premium may be made within thirty-one days after the same shall have become due, the Policy meanwhile continuing in force; but in the event of the death of the Insured during said thirty-one days, the premium, if unpaid, shall be deducted from any sum payable on account of this Policy.

REINSTATEMENT.—This Policy, if not previously surrendered, or canceled, on account of any loan indebtedness hereon, will be restored to full force at any time after default in premium payment upon receipt of evidence of insurability satisfactory to the Company and payment of arrears of premiums with interest at a rate to be determined by the Company not exceeding six per centum per annum; but if this Policy be reinstated any indebtedness to the Company on or secured hereby and any paid-up additions hereto existing at the due date of such defaulted premium will be reinstated with the interest on such indebtedness from such date.

ADMISSION AND CORRECTION OF AGE.—The age of the Insured will be admitted by the Company at any time upon satisfactory proof. If the age has been misstated the amount payable under the Policy shall be such as the premium would have purchased at the correct age.

CHANGE OF BENEFICIARY.—The Insured, if of lawful age, may, at any time while this Policy is in force and if no interest herein under any assignment by him, other than to the Company, be then outstanding, change any beneficiary by filing written notice thereof at the Home Office of the Company on the Company's form therefor, accompanied by the Policy for suitable endorsement thereon, such change to become effective only upon the endorsement of the same on the Policy by the Company during the lifetime of the Insured.

CHANGE OF PLAN.—At any time while this Policy is a premium-paying policy, it may, upon the execution of such papers and the payment of such charge as shall be required by the Company, be exchanged without medical examination for a policy upon any other form and published premium rate in use by the Company at the issue of this Policy, provided the rate of premium be not thereby diminished or the term of insurance increased. The policy issued in exchange shall bear the same number, be for the same amount, and be written as of the same premium due date and rated age as this Policy.

ASSIGNMENTS.—Any claim under an assignment of this Policy shall be subject to satisfactory proof of interest. Originals or duplicates of all assignments are to be filed at the Company's Home Office. The Company will in no case be responsible for the validity of any assignment.

RESERVE.—Reserves and net premiums are to be computed upon the basis of the American Table of Mortality and three per centum compound interest.

OPTIONAL SETTLEMENTS.—Upon application by the Insured with the beneficiary or assignee, if any, during the continuance of this Policy the Company will agree to issue at its maturity, or upon application by the payee at its maturity the Company will issue, upon surrender and satisfactory release hereof, a contract to pay, in lieu of the amount then due in a single sum (or any fractional part thereof) as herein provided:

INSTALMENTS. OPTION 1.—A specified number of equal annual instalments, each instalment to be of the amount for each $1,000 so due as shown in the Table of Instalments hereon;

OPTION 2.—Equal annual instalments continuous during the life of the individual payee named in such application and in any event until the number selected of annual instalments certain shall have been paid, each instalment to be of the amount, for each $1,000 so due, as shown in the Table of Instalments hereon under the number selected and opposite the last completed age of such payee at the maturity of this Policy;

INTEREST INCOME. OPTION 3.—Interest at the rate of three per centum per annum upon such amount to the payee named in such application during the life of the payee or for a shorter fixed period if requested therein, and thereafter to pay said amount in such manner and to such persons as shall have been agreed upon with the Company at the time of the application;

ANNUITY. OPTION 4.—A Life Annuity according to the then published annuity rates of the Company.

The first instalment under Options 1 or 2 shall be payable on the issue of the contract. If requested in such application, instalments or interest payments will be made in semi-annual, quarterly or monthly parts. The equivalent of each $100 of annual instalment will be two semi-annual instalments of $50.37 each, or four quarterly instalments of $25.28 each, or twelve monthly instalments of $8.45 each. Any contract issued pur-

OPTION 1

Number of Annual Instalments	Amount of each Instalment	Number of Annual Instalments	Amount of each Instalment	Number of Annual Instalments	Amount of each Instalment
2	$507 39	12	97 54	22	60 92
3	343 23	13	91 29	23	59 04
4	261 19	14	85 95	24	57 33
5	212 00	15	81 33	25	55 76
6	179 22	16	77 29	26	54 31
7	155 83	17	73 74	27	52 97
8	138 31	18	70 59	28	51 74
9	124 69	19	67 78	29	50 60
10	113 82	20	65 25	30	49 53
11	104 93	21	62 98		

OPTION 2

Last completed age of payee at maturity of pol.	Number of Annual Instalments Certain					Last completed age of payee at maturity of pol.	Number of Annual Instalments Certain				
	5	10	15	20	25		5	10	15	20	25
Under 6	$40 20	$39 70	$39 05	$38 34	$37 61	50	$61 28	$59 61	$57 03	$54 0[illegible]	$50 77
6	40 25	39 80	39 10	38 43	37 70	51	62 48	60 65	57 89	54 68	51 19
7	40 35	39 95	39 25	38 55	37 80	52	63 73	61 75	58 78	55 3[illegible]	51 60
8	40 50	40 15	39 45	38 70	37 95	53	65 03	62 90	59 69	55 98	52 01
9	40 75	40 35	39 65	38 90	38 14	54	66 39	64 11	60 63	56 6[illegible]	52 40
10	41 02	40 57	39 88	39 12	38 33	55	67 81	65 38	61 59	57 2[illegible]	52 78
11	41 29	40 82	40 11	39 33	38 52	56	69 30	66 70	62 57	57 89	53 14
12	41 56	41 07	40 34	39 54	38 71	57	70 89	68 08	63 56	58 50	53 47
13	41 83	41 33	40 57	39 75	38 90	58	72 60	69 51	64 56	59 10	53 77
14	42 10	41 59	40 80	39 96	39 10	59	74 45	71 00	65 58	59 69	54 04
15	42 38	41 85	41 04	40 17	39 30	60	76 47	72 54	66 60	60 26	54 27
16	42 65	42 11	41 29	40 39	39 50	61	78 62	74 12	67 64	60 80	54 48
17	42 95	42 37	41 54	40 61	39 70	62	80 82	75 73	68 68	61 30	54 68
18	43 20	42 63	41 79	40 84	39 91	63	83 07	77 37	69 70	61 77	54 87
19	43 48	42 90	42 04	41 07	40 12	64	85 38	79 04	70 69	62 22	55 04
20	43 76	43 17	42 29	41 30	40 33	65	87 75	80 74	71 65	62 64	55 20
21	44 05	43 46	42 55	41 54	40 55	66	90 25	82 48	72 57	63 03	55 34
22	44 35	43 77	42 82	41 79	40 78	67	92 90	84 26	73 45	63 38	55 45
23	44 67	44 10	43 10	42 05	41 02	68	95 70	86 08	74 29	63 69	55 53
24	45 00	44 43	43 39	42 32	41 27	69	98 65	87 93	75 09	63 95	55 58
25	45 34	44 77	43 68	42 60	41 54	70	101 76	89 80	75 84	64 17	55 60
26	45 69	45 10	43 98	42 89	41 81	71	104 97	91 64	76 54	64 36	55 62
27	46 05	45 43	44 30	43 19	42 09	72	108 28	93 43	77 18	64 53	55 64
28	46 42	45 77	44 64	43 50	42 37	73	111 69	95 15	77 76	64 68	55 66
29	46 80	46 11	45 00	43 82	42 65	74	115 20	96 80	78 29	64 82	55 68
30	47 20	46 46	45 38	44 14	42 93	75	118 81	98 37	78 76	64 96	55 70
31	47 61	46 84	45 77	44 48	43 22	76	122 50	99 87	79 19	65 06	55 71
32	48 04	47 25	46 17	44 88	43 53	77	126 26	101 32	79 58	65 12	55 72
33	48 50	47 69	46 58	45 20	43 86	78	130 09	102 71	79 94	65 16	55 73
34	49 00	48 16	47 01	45 59	44 21	79	134 00	104 04	80 26	65 18	55 74
35	49 54	48 67	47 45	46 01	44 57	80	137 98	105 31	80 54	65 20	55 75
36	50 10	49 20	47 91	46 44	44 94	81	142 10	106 50	80 77	65 21	55 75
37	50 67	49 74	48 39	46 88	45 32	82	146 35	107 60	80 95	65 22	55 75
38	51 25	50 30	48 90	47 33	45 70	83	150 80	108 60	81 08	65 23	55 75
39	51 86	50 88	49 43	47 80	46 09	84	155 50	109 50	81 17	65 24	55 75
40	52 50	51 48	49 98	48 28	46 48	85	160 50	110 30	81 23	65 25	55 75
41	53 18	52 11	50 55	48 78	46 88	86	165 80	111 00	81 26	65 25	55 75
42	53 90	52 78	51 15	49 30	47 29	87	171 30	111 60	81 27	65 25	55 75
43	54 66	53 49	51 78	49 84	47 71	88	176 55	112 10	81 28	65 25	55 75
44	55 45	54 25	52 45	50 40	48 15	89	181 50	112 50	81 29	65 25	55 75
45	56 28	55 05	53 15	50 98	48 60	90	186 00	112 80	81 30	65 25	55 75
46	57 15	55 89	53 88	51 57	49 04	91	190 25	113 15	81 30	65 25	55 75
47	58 08	56 77	54 65	52 17	49 48	92	194 25	113 40	81 30	65 25	55 75
48	59 07	57 68	55 40	52 78	49 92	93	198 00	113 60	81 30	65 25	55 75
49	60 13	58 62	56 20	53 40	50 35	94 or over	202 00	113 80	81 30	65 25	55 75

suant to Options 1, 2 or 3 shall provide for annual participation through any interest paying or instalment certain period in the divisible surplus as determined and apportioned by the Company, the first dividend to be payable one year after the issue of the contract. Any agreement to issue a contract as above provided shall contain provision for revocation by the Insured and for avoidance in case of assignment, other than to the Company, change of beneficiary, or death of the payee or payees before the maturity of this Policy. If there be more than one beneficiary or payee under this Policy these privileges shall be available only with the Company's consent.

EVIDENCE OF CONTRACT.—This Policy and the application therefor, a copy whereof is hereunto annexed, shall constitute the entire contract between the parties, and all statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall be used to avoid this Policy or in defence to a claim hereunder unless contained in said application and a copy of the application shall be attached to the Policy when issued. Agents of the Company have no power or authority to alter or modify any of the terms, conditions, or agreements of this Policy, or to waive any of the provisions thereof.

WAR SERVICE.

In event of the death of the Insured within five years from the date of issue of this Policy while engaged in or as the result of military service out of the United States during war, or military service involving aeronautics or naval service whether in or out of the United States during war, the liability of the Company hereunder shall be limited to the reserve hereon less any indebtedness; provided, however, that there shall be no such limitation of liability if the Insured shall obtain from the Company within thirty-one days after entering on such service a written permit therefor, terminating thirty-one days after the next policy anniversary, and on or prior to each policy anniversary or within thirty-one days thereafter during such service shall obtain a renewal permit for the next succeeding year. Such permit shall be issued or renewed upon payment in advance of such extra premium as the Company shall require at the time of such issue or renewal.

APPLICATION.
MEDICAL EXAMINER'S FORM.

I hereby agree that the answers and statements in this application, consisting of Parts 1 and 2 on separate sheets, are true and full; that any Policy to be issued upon this application shall not be in force or binding on the Company until the advance premium thereon shall have been actually paid while I am living; and that this application and the several answers, statements and agreements herein contained shall be the basis of and a part of the consideration for the Contract of Insurance, and this application and such Policy shall constitute the entire contract.

TOTAL AND PERMANENT DISABILITY AGREEMENT.
WAIVER OF PREMIUM.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY
OF HARTFORD, CONNECTICUT.

In Consideration of the Application herefor, which is the basis of and a part of this Agreement, by *John Doe*, the Insured under Policy No. 99999, issued June 1, 1917, by said Company,

and of the payment to said Company of the additional annual premium of *Two and 20/100* Dollars on the *1st* day of *June*, 1917, and of a like additional annual premium on or before the anniversary of the same date in every year during the continuance of such Policy until *twenty* additional annual premiums shall have been paid.

HEREBY AGREES that, if there shall have been no failure to pay premiums as provided in said Policy, upon receipt at the Home Office of the Company of due proof that the Insured, prior to his attaining the age of sixty years, shall have become totally disabled by bodily injury or by disease so that he then is and will be thereby permanently and continuously prevented from engaging in any occupation whatsoever for remuneration or profit, and that such disability has existed continuously for not less than sixty days, payment of each subsequent full annual premium on said Policy and on this Agreement shall be waived as it becomes due during the said disability of the Insured, and any premium so waived shall not be deducted in any settlement under said Policy, and any values and benefits provided for in said Policy shall be the same as if said premium had been duly paid to the Company, except that any dividends apportioned to said Policy during said disability shall be payable in cash.

Notwithstanding that proofs of such disability shall have been accepted, the Company may thereafter, at its pleasure, but not oftener than once a year, demand of the Insured due proof of the continuance of such disability; and upon failure to furnish such proof, or if it appears to the Company that the Insured has become able to engage in any occupation whatsoever for remuneration or profit, no further premiums will be waived.

Without prejudice to any other cause of disability, the total and irrecoverable loss of sight of both eyes, loss of both hands at or above the wrist, loss of both feet at or above the ankle, or similar loss of one hand and one foot, shall be considered to constitute total and permanent disability within the meaning of this Agreement.

The additional annual premium hereon, with an addition of two per centum thereof if paid in semi-annual instalments or three per centum thereof if paid in quarterly instalments, may, on written request, be paid in such instalments beginning with the due date of the additional annual premium.

The payment of the additional premiums as herein provided is the consideration for the additional risk incurred under the provisions hereof, and does not entitle the Insured or any Beneficiary under said Policy to any additional participation in any division of the Company's surplus, or to any additional cash, loan or paid-up value thereunder; and failure to pay any additional premium hereon when due as herein provided or within thirty-one days thereafter, or to pay any premium or instalment thereof as provided in said Policy, will forthwith terminate all liability of the Company hereunder or on account of any payments made hereon; provided, however, that this Agreement may be reinstated at any time upon receipt of evidence of insurability satisfactory to the Company and payment of all arrears of premiums on said Policy and on this Agreement with interest at a rate to be determined by the Company not exceeding six per centum per annum.

This Agreement shall become null and void if the Insured shall engage in military service out of the United States during war, or military service involving aeronautics or naval service whether in or out of the United States during war; provided that, upon presentation after the termination of such service of evidence of insurability satisfactory to the Company and payment of the additional premium aforesaid, this Agreement shall again become operative.

Dated at Hartford, Connecticut, this *First* day of *June*, A. D. 19*17*.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,
WILLIAM H. DEMING, *Secretary*.

TOTAL AND PERMANENT DISABILITY AGREEMENT WAIVER OF PREMIUM WITH LIFE INCOME.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY OF HARTFORD, CONNECTICUT.

In Consideration of the Application herefor, which is the basis of and a part of this Agreement, by *John Doe*, the Insured under Policy No. *99999*, issued *June 1*, 19*17*, by said Company, and of the payment to said Company of the additional annual premium of *Six and 20/100* Dollars on the *First* day of *June*, 19*17*, and of a like additional annual premium on or before the anniversary of the same date in every year during the continuance of such Policy until *twenty* additional annual premiums shall have been paid, hereby agrees that, if there shall have been no failure to pay premiums as provided in said Policy, upon receipt at the Home Office of the Company of due proof that the Insured, prior to his attaining the age of sixty years, shall have become totally disabled by bodily injury or by disease so that he then is and will be thereby permanently and continuously prevented from engaging in any occupation whatsoever for remuneration or profit, and that such disability has existed continuously for not less than sixty days.

(A) payment of each subsequent full annual premium on said Policy and on this Agreement shall be waived as it becomes due during the said disability of the Insured, and any premium so waived shall not be deducted in any settlement under said Policy, and any values and benefits provided for in said Policy shall be the same as if said premium had been duly paid to the Company, except that any dividends apportioned to said Policy during said disability shall be payable in cash; and

(B) in addition that, if after one year from the date of receipt of proof as aforesaid due proof of the continuance of such total and permanent disability be furnished, upon satisfactory release and surrender by all parties in interest of said Policy (subject to restoration as hereinafter provided, and reserving the rights to any paid-up additions to the payees thereof), the Company will issue either

(1) a Contract whereby the Company will agree (a) to pay to said Insured each month, while living, one per centum of the amount insured by said Policy (exclusive of any paid-up additions) less any then existing indebtedness to the Company secured thereby until 100 such payments shall have been made (the first of such monthly payments to be made one month after issue of such Contract) and, in the event of the death of the Insured before 100 such payments shall have been made, then to pay an amount equal to the remainder of such 100 payments to such persons as, except for such surrender, would have been the payees of said Policy at its maturity, and (b) in the event that said Insured shall be living at the expiration of 100 months from the date of issue of such Contract, to pay thereafter to him a life annuity, the amount of each annual payment to be five times the amount of a monthly payment as aforesaid (the first of such annual payments to be made one year after the expiration of said 100 months, and such annual payments to terminate with the last payment due prior to the decease of the Insured); such Contract not to participate in any division of the Company's surplus;

or at the option of said Insured,

(2) a Contract whereby the Company will agree to retain the amount insured by said Policy (exclusive of any paid-up additions) less any then existing indebtedness to the Company secured thereby, and to pay to the Insured such interest thereon from the date of issue of such Contract as shall, from time to time, be determined and thereto apportioned by the Company, but at a rate not less than three per centum per annum, payable annually or, at the option of the Insured, semi-annually, quarterly or monthly, and upon the death of the Insured, or upon the date when said Policy would have matured as an endowment if prior to such death, to pay the amount so retained, together with any accrued interest, to such persons as, except for such surrender, would have been the payees of said Policy at its maturity.

Notwithstanding that proofs of such disability shall have been accepted, the Company may thereafter, at its pleasure, but not oftener than once a year, demand of the Insured due proof of the continuance of such disability; and upon failure to furnish such proof, or if it appears to the Company that the Insured has become able to engage in any occupation whatsoever for remuneration or profit, no further premiums will be waived, and no further payments under either of said options will be made; and any Contract issued as above provided shall be canceled, and said Policy shall be restored reduced in amount by the sum of any and all payments made under such Contract, but subject to any

indebtedness to the Company on said Policy existing at the time of issue of such Contract, which indebtedness shall be reinstated.

Without prejudice to any other cause of disability, the total and irrecoverable loss of sight of both eyes, loss of both hands at or above the wrist, loss of both feet at or above the ankle, or similar loss of one hand and one foot, shall be considered to constitute total and permanent disability within the meaning of this Agreement.

The additional annual premium hereon, with an addition of two per centum thereof if paid in semi-annual instalments or three per centum thereof if paid in quarterly instalments, may, on written request, be paid in such instalments beginning with the due date of the additional annual premium.

The payment of the additional premiums as herein provided is the consideration for the additional risk incurred under the provisions hereof, and does not entitle the Insured or any Beneficiary under said Policy to any additional participation in any division of the Company's surplus, or to any additional cash, loan or paid-up value thereunder; and failure to pay any additional premium hereon when due as herein provided or within thirty-one days thereafter, or to pay any premium or instalment thereof as provided in said Policy, will forthwith terminate all liability of the Company hereunder or on account of any payments made hereon; provided, however, that this Agreement may be reinstated at any time upon receipt of evidence of insurability satisfactory to the Company and payment of all arrears of premiums on said Policy and on this Agreement with interest at a rate to be determined by the Company not exceeding six per centum per annum.

This Agreement shall become null and void if the Insured shall engage in military service out of the United States during war, or military service involving aeronautics or naval service whether in or out of the United States during war; provided that, upon presentation after the termination of such service of evidence of insurability satisfactory to the Company and payment of the additional premium aforesaid, this Agreement shall again become operative.

Dated at Hartford, Connecticut, this *First* day of *June*, A. D. 1917.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,
By WILLIAM H. DEMING,
Secretary.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99999. AGE 35.
AMOUNT $10,000. ANNUAL PREMIUM $368.50.

CONTINENTAL LIFE INSURANCE COMPANY, SALT LAKE CITY, UTAH.

Hereby insures the life of *John Doe* (hereinafter called the Insured) and promises to pay at its Home Office at Salt Lake City, Utah, *Ten Thousand* Dollars, immediately upon receipt of due proof of the death of the Insured, to *Mary Jane Doe, Wife of the Insured* (hereinafter called the Beneficiary of the Insured), if living; otherwise, to the executors, administrators or assigns of the Insured, provided this policy is then in force, and is then surrendered, properly released.

The Consideration for this insurance is the application therefor, a copy of which is hereto attached or endorsed hereon; the payment of *Three Hundred Sixty-Eight and 50/100* Dollars, for insurance for the term ending on the *first* day of *June, 1918,* and the further payment of a like amount on or before the corresponding day in each *year* thereafter until *twenty* full *annual* premiums, including the first, shall have been paid, or until the prior death of the Insured.

ANNUAL DIVIDENDS.

Upon the payment of the premium or premiums for the second policy-year, and at the end of the second and of each subsequent policy-year, this policy, while in force, will receive annually such dividends as may be apportioned to it by the Company.

Dividends thus apportioned shall, at the option of the Insured, be either—

OPTION No. 1. Paid in cash; or,

OPTION No. 2. Applied toward the payment of any premium or premiums; or,

OPTION No. 3. Applied to the purchase of paid-up additions to the policy; or,

OPTION No. 4. Left to accumulate to the credit of the policy, with interest at the rate of three and one-half per cent per annum, payable in case of death of the Insured, and withdrawable at the option of the Insured.

Unless the Insured shall elect otherwise within one month after the mailing to the Insured by the Company of a written notice requiring the election of one of the four above options, the dividends will be applied to the purchase of paid-up additions to the Policy as provided in Option No. 3.

PRIVILEGES AND PROVISIONS.

1. PAYMENT OF PREMIUMS.—All premiums are payable in advance at the Home Office of the Company on or before the date specified in this Policy, or, at the pleasure of the Company, to the designated agent or collector; but in any case, only in exchange

for the Company's receipt signed by the President, Vice-President, Secretary or Assistant Secretary, and countersigned by such agent or collector. No notice of the non-payment of a premium, and no acceptance of a premium or premiums after maturity elsewhere than at its Home Office is to be construed as a waiver by this Company of any provision of this Policy, no matter how often repeated.

This Policy is issued upon the payment of premiums *annually*, but premiums may be paid at other times as follows:

Annually *$368.50*, or semi-annually *$191.70*, or quarterly *$97.70*, and the Insured may change from one to another of such methods of payment upon the written approval of the Company.

If any premium shall not be paid when due, or if any note or part thereof, or interest thereon, or any bill of exchange or writing of any kind whatsoever given by the Insured, or Beneficiary in this Policy named, or by any other party in payment or in part payment of a first or any subsequent annual or other premium due or to become due under this Policy, and whether given to said Continental Life Insurance Company or one or more of its agents, or to any other person or persons as payee therein, is not paid when due, this Policy shall thereupon *ipso facto* become null and void, except as otherwise provided in this Policy for automatic premium loans and days of grace. In the event of the death of the Insured while this Policy is in force, all sums, if any, due by the Insured to the Company shall be deducted from the amount of the death claim hereunder, including any unpaid portion of the premium for the then current policy year.

2. GRACE.—A grace of one month (not less than thirty days), subject to an interest charge at the rate of not to exceed six per cent per annum, will be granted for the payment of any premium after the first, during which period the insurance hereunder shall continue in force. If death occurs within the days of grace, the premium for the then current policy year, or any unpaid instalment thereof, will be deducted from the amount payable hereunder. Except as herein expressly provided, the payment of any premium or instalment thereof shall not maintain this Policy in force beyond the date when the succeeding premium or instalment thereof becomes payable.

3. LOANS.—After two full annual premiums have been paid hereon, the Insured, upon a proper assignment of this Policy to the Company and the deposit of the Policy with the Company as security, may borrow at any time from the Company, a sum not greater than the cash surrender value hereof less any indebtedness to the Company hereon. Any unpaid balance of the premium for the then current policy year will be deducted and interest at not to exceed six per cent per annum will be charged in advance to the next anniversary of the Policy and annually in advance on that date and thereafter. Failure to repay any such loan or to pay interest shall not void this policy unless the total indebtedness hereon to the Company shall equal its Cash Surrender Value, nor until one month after notice of such fact shall have been mailed by the Company to the last known address of the Insured and of the Assignee of record at the Home Office of the Company, if any.

4. TABLE OF CASH SURRENDER OR LOAN VALUES, PAID-UP AND CONTINUED INSURANCE.—The figures contained in the following table are for completed policy years and will be increased by the value of any dividend due and not paid or otherwise redeemed by the Company and by the value of paid-up additions bought with such dividends, but in case the Insured elects Option No. 4 of the dividend clause then by the amount credited to the Insured as provided under said Option. They will be reduced to the extent of any indebtedness hereon. The loan obtainable at the end of any given year may be secured during that year if the premium for the entire year has been paid.

Full Years' Premiums Paid	Column 2 Cash or Loan Values	Column 3 Paid-up Insurance	Column 4 Continued Insurance	
			Years	Months
1	None	None	None	1
2	$ 150	$ 380	1	8
3	390	890	4	5
4	650	1610	7	6
5	899	2140	10	0
6	1139	2690	12	6
7	1380	3220	14	7
8	1650	3750	16	6
9	1920	4280	18	1
10	2190	4800	19	5
11	2490	5340	20	9
12	2790	5850	21	10
13	3110	6360	22	9
14	3430	6890	23	9
15	3770	7400	24	8
16	4120	7920	25	8
17	4490	8430	26	10
18	4860	8950	28	4
19	5250	9470	30	5
20	5660	10000	Paid-up	

Cash or Loan Values for later years will be equal to the full reserve accumulated hereon, and will be furnished on request.

5. PRIVILEGES OF SURRENDER.—After two full annual premiums have been paid hereon, this Policy, while in force or within the month of grace allowed for the payment of premiums, may be surrendered to the Company by the Insured. Thereupon,

(1) If there is no indebtedness to the Company hereon, the Insured may elect (a) to receive in cash the surrender value of this Policy, or (b) to purchase non-participating paid-up life insurance, payable at the same time and on the same conditions as this Policy, or (c) to continue the insurance in force for its face amount but without the right to loans.

The cash surrender or loan, paid-up insurance and continued insurance values are shown in Columns 2, 3 and 4, respectively, of the table herein. Said values are from the third policy-year equal or equivalent to the entire reserve on this Policy, according to the American Experience Table of Mortality, with interest at the rate of three and one-half per cent per annum.

(2) If there is any indebtedness to the Company hereon it shall be deducted from the cash surrender value, and the Insured may elect (a) to receive in cash the surrender value of this Policy less such indebtedness, or (b) to apply the remainder to purchase non-participating paid-up life insurance, or (c) to apply the remainder to continue the insurance in force, but without the right to loans, for its face amount and for the period which the aforesaid remainder will purchase at the then age of the Insured.

6. ACCELERATED MATURITY PRIVILEGE.—If all dividends, as they become due, shall be left with the Company at interest, then at the expiration of any policy year when the reserve hereon plus the accumulated dividends shall equal or exceed the net single premium at the attained age of the Insured, this Policy will, at the option of the Insured, be endorsed by the Company as a fully paid-up policy with annual dividends and without any further payment of premiums; or, whenever the reserve hereon plus such accumulated dividends shall equal or exceed the sum insured hereby, the Insured shall be entitled to surrender this Policy and receive the principal sum named herein as an Endowment. Should the Insured die before exercising either of the options of this subdivision, the accumulated dividends will be paid in addition to the sum insured hereby.

7. AUTOMATIC PREMIUM LOANS.—If this Policy is not surrendered as provided above, said Policy shall not lapse nor become void, provided that the then loan value hereon shall exceed the amount of any premium then unpaid and of any indebtedness of the Insured to the Company. In such event the Company will, without request, charge the amount of such premium, with interest thereon in advance, at a rate not exceeding six per cent per annum, as a loan against the Policy, thereby continuing said Policy in force, subject to such indebtedness, and this Policy shall hereupon be entitled to all the privileges herein, the same as if the premium had been paid in cash. Such loan shall be increased by the amount of subsequent premiums and interest as stated, as said premiums fall due and remain unpaid, and this Policy shall remain in force and effect as long as the increasing loan value is sufficient to pay for insurance for one additional day, and to secure all existing indebtedness hereon with interest.

At any time while this Policy is in force, under the preceding paragraph, the Insured may reinstate said Policy without medical examination, and may thereupon resume payment of premiums as provided herein. The existing indebtedness may be either paid in whole or in part, or allowed to remain as a loan on the Policy, subject to interest.

8. REINSTATEMENT.—Should this Policy lapse or become void by reason of the non-payment of any premium or of any indebtedness, or interest thereon, said Policy may be reinstated at any time after such non-payment of premium, upon the Insured furnishing evidence of insurability satisfactory to the Company, and paying all indebtedness and arrears of premiums with interest thereon at a rate not exceeding six per cent per annum.

9. TOTAL AND PERMANENT DISABILITY PRIVILEGE.—If, after the payment of one full annual premium and before default in the payment of any subsequent premium the Company receives due proof that the Insured before attaining the age of sixty years has become wholly disabled by bodily injury or disease so that he is and will be presumably thereby permanently and continuously prevented from engaging in any occupation whatever for remuneration or profit, the Company will waive the payment of each premium as it thereafter becomes due during said disability.

In making any settlement under this Policy the Company shall not deduct any part of the premiums so waived and the loan and cash surrender values shall increase from year to year in like manner as if the premiums had been regularly and duly paid in cash. And during the period of total and permanent disability, provided request is made therefor by the Insured, and his or her assignee, if any, and of the Beneficiary, and within one year after the beginning of such disability, will pay a monthly income to the Insured amounting to one per cent of the face of the Policy, if there be no existing indebtedness owing by the Insured or his or her assignee to the Company, or if there be such indebtedness, one per cent of the face value of the Policy less such indebtedness; such payments to continue until the total amount of payments shall have equaled the face of the Policy, less the indebtedness, if any, due, at which time the Company's liability under this Policy shall cease. In the event of the death of the Insured before the full amount of this Policy has been paid to the Insured or to his or her assignee, if any, the Company will pay the remaining amount due upon this contract upon proof of death. The cash loan and surrender values shall bear the same proportion to the full cash loan and surrender values stated herein as the remaining amount of insurance under this contract bears to the original amount of insurance. Should the Company accept under this Policy, proof of disability, it may nevertheless at any time thereafter and from time to time demand of the Insured proof of the continuance of such disability, and upon failure to furnish such proof, or if it appear that the Insured has become able to engage in any occupation whatever for remuneration or profit, no further premiums shall be waived.

10. GENERAL PROVISIONS.—(1) This Policy and the application herefor contain the entire contract between the Company and the Insured. All statements made by the Insured in the absence of fraud, shall be deemed representations and not warranties, and no such statements shall be used in defense to a claim under or shall void this Policy unless said statement is contained in the written application herefor, a copy of which is attached hereto or endorsed hereon.

(2) No assignment of this Policy, or of any interest therein, shall be binding upon the Company until the signature of the assignor is duly acknowledged before an officer duly authorized to take such acknowledgment, and until it is filed with the Company at its Home Office; and the Company assumes no liability as to the validity of any assignment, and satisfactory proof of the assignee's interest must be produced on making claim.

(3) All endorsements, agreements or modifications of any privileges or provisions in this Policy must be in writing and signed by the President or Secretary or Assistant Secretary of the Company. No agent or any person other than the officers stated may alter or waive any of these privileges or provisions or make any agreement binding upon the Company. No statement made to or by any such agent or other person, not contained in the application, shall be taken or considered as having been made to or brought to the notice or knowledge of the Company, or as charging it with any liability by reason thereof.

(4) The first year's insurance under this Policy is Term Insurance and this Policy shall be so valued for all purposes.

11. CHANGE OF BENEFICIARY.—Provided this Policy is not then assigned, the Insured may at any time while this Policy is in force, change the Beneficiary or Beneficiaries hereunder by due written notice thereof to the Company at its Home Office, such change to take effect only upon the endorsement of the same on this Policy by the Company, whereupon all rights of the former Beneficiary or Beneficiaries shall cease.

The Insured, without the consent of the Beneficiary, may exercise every right and enjoy every privilege conferred upon said Insured in the Policy.

12. AGE.—The amount of insurance payable under this Policy, if the age has been misstated, shall be the amount which the premium charged would have purchased at the Company's rates in use at the date hereof, for the Insured's correct age.

13. Incontestability.—This Policy shall be incontestable after one year from the date of its issue except for the non-payment of premiums, provided that death of the Insured by his own hand, while sane or insane within one year from the date of this Policy is a risk not assumed by the Company; AND PROVIDED FURTHER: That Military or Naval Service is a risk not assumed under this Policy unless the Insured shall have first obtained a written permit from the Company to enter or be engaged in such service and paid such extra premiums, if any, as may be fixed by the Company therefor. PROVIDED FURTHER, however, that no permit nor any extra premium shall be required by the Company for Military or Naval service within the Continental Limits of the United States of America in time of peace. AND PROVIDED FURTHER, that in the event the Insured shall enter or be engaged in such service before obtaining such permit and paying such extra premiums, if any, at the times and in the manner required, the provisions of this Policy for waiver of payment of premiums by the Insured, and for payment of Monthly income to the Insured in the event of total and permanent disability shall immediately become null and void and the liability of the Company under this Policy for the death of the Insured while so engaged in such service, or as a direct or indirect result of injury sustained or illness contracted during the time of such service, shall be limited to the then cash surrender value of this Policy less any indebtedness of the Insured to the Company.

METHODS OF PAYMENT OF DEATH BENEFIT.

The face of this Policy, unless otherwise requested by the Insured, or by the Beneficiary as hereinafter provided, shall be paid in one sum as provided on Page 1 hereof.

The Insured, during his lifetime, or the Beneficiary, after the death of the Insured, in case the Insured has made no selection, if this Policy is not then assigned, and if request is made to the Company on the proper form, may change the payment to any one of the following methods:

TRUST FUND.

METHOD ONE.—The amount insured, or any portion thereof not less than One Thousand ($1,000) Dollars, may be left during the lifetime of any Beneficiary, in trust with the Company, and the Company will annually pay interest thereon at the rate of three and one-half per cent per annum, so long as the said amount insured or said portion thereof remains with the Company. The said trust fund will be paid at the death of the Beneficiary to the executors, administrators, or assigns of the Beneficiary, and may be withdrawn at any time with accrued interest, unless the Company is otherwise directed in the request selecting this benefit.

The trust fund method may not be selected if the Beneficiary under this Policy be a corporation or a firm.

ANNUAL INCOME FOR NUMBER OF YEARS STATED.

METHOD TWO.—The following table is for each $1,000 of the amount insured. To find the annual income on this Policy multiply the Annual Income per $1,000 shown in the table by the number of thousands insured by this Policy:

Number of years.....	30	25	20*	15	10
Annual income per $1,000.....	$52	$58	$68	$84	$116
Number of years.....	5	4	3	2	
Annual income per $1,000.....	$214	$264	$345	$508	

*Illustration: If an annual income for twenty years is selected, the amount of each annual payment will be sixty-eight ($68.00) Dollars for each One Thousand Dollars insured by this Policy.

Any term of years shown in the above table may be selected.

The first income will be paid at the date the amount insured hereunder becomes due, and the remaining payments annually thereafter.

MONTHLY INCOME DURING LIFETIME OF BENEFICIARY.

METHOD THREE.—The following table is for each $5,000 of the amount insured. To find the monthly income on this Policy multiply the monthly income for each $5,000, shown in the table, by the number of times Five Thousand insured by this Policy.

Two hundred and forty monthly payments, at least, will be paid, in any event, covering a period of twenty years, and the monthly income will continue during the entire lifetime of the Beneficiary, should the Beneficiary survive said period of twenty years.

Age of Beneficiary at Death of Insured	Monthly Income for each $5,000	Age of Beneficiary at Death of Insured	Monthly Income for each $5,000	Age of Beneficiary at Death of Insured	Monthly Income for each $5,000	Age of Beneficiary at Death of Insured	Monthly Income for each $5,000
10 or under	$16 75	26	$18 40	40	$21 35	55	$25 45
11	16 80	28	18 55	41	21 60	56	25 75
12	16 90	27	18 70	42	21 85	57	26 00
13	17 00	28	18 85	43	22 10	58	26 25
14	17 10	29	19 05	44	22 40	59	26 50
15	17 20	30	19 20	45	22 70	60	26 75
16	17 35	31	19 35	46	23 00	61	26 95
17	17 35	32	19 50	47	23 30	62	27 15
18	17 45	33	19 70	48	23 60	63	27 30
19	17 60	34	19 90	49	23 90	64	27 40
20	17 75	35	20 15	50	24 20	65	27 50
21	17 85	36	20 35	51	24 45	66	27 55
22	17 95	37	20 55	52	24 70	67	27 60
23	18 10	38	20 80	53	24 95	68	27 65
24	18 25	39	21 65	54	25 20	69 and over	27 70

*Illustration: If at the death of the Insured the Beneficiary shall be thirty years of age last birthday, the amount of each monthly payment under this Policy will be Nineteen Dollars and Twenty Cents ($19.20) for every Five Thousand Dollars insured by this Policy, said monthly income continuing for at least twenty years and as much longer as the Beneficiary shall survive.

The first monthly income will be paid at the date the amount insured hereunder becomes due, and succeeding incomes on the first day of each month thereafter.

This method may not be selected if there is more than one Beneficiary under this Policy, or if the amount insured hereby is less than Two Thousand Five Hundred ($2,500) Dollars.

GENERAL.

The Insured may at any time change his selection of the "Methods of Payment of Death Benefit" under this Policy; he may also revoke all selections, thereby making this Policy again payable in one sum.

If, upon the selection of Method Two or Method Three above, the Beneficiary die before all the payments thereunder shall have been made, the remainder of said payments will continue to be made as selected by the Insured under this Policy, or if the Insured has made no such selection, will be commuted at three and one-half per cent compound interest and made in one sum to the executors, administrators or assigns of the Beneficiary.

If the Insured so directs during his lifetime, the Beneficiary may neither assign nor commute any payments hereunder before same are due.

No selection, change or revocation of any one of the above methods shall take effect until endorsed on this Policy by the Company at its Home Office. After endorsement this Policy will be returned to the Insured.

In Witness Whereof, THE CONTINENTAL LIFE INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary at its Home Office in Salt Lake City, Utah, the *first* day of *June*, 1917.

F. O. FRICK, *Secretary.* F. J. HAGENBARTH, *President.*

APPLICATION.

MEDICAL EXAMINER'S FORM.

(Not included, however, in policy.)

I hereby warrant, each of the above answers to be full, complete and true. To the best of my knowledge and belief I am in sound physical condition and a proper subject for life insurance.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which is thereby acquired.

20-PREMIUMS LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY AND DOUBLE INDEMNITY ACCIDENT BENEFITS.

No. 99,999. AGE 35.
FACE AMOUNT, $10,000. PREMIUM $417.00

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

HENRY BALDWIN HYDE, FOUNDER, JULY 26, 1859.

Hereby insures the life of *Richard Roe,* herein called the Insured, and agrees to pay at its Home Office in the city of New York, *Ten Thousand* Dollars, the face of this policy, to *his wife, Margaret H. Roe,* Beneficiary, with.....the right to the Insured to change the Beneficiary, upon receipt of due proof of the death of the Insured, provided premiums have been duly paid and this policy is then in force and is then surrendered properly released.

This policy shall be incontestable after one year from its date of issue, provided premiums have been duly paid, subject to the provisions as to age stated on the second page hereof, and except as provided in the special military and naval service clause attached hereto when issued.

There are no restrictions under this policy on travel, residence, occupation, nor on military or naval service, except as provided in Paragraph 1, on the third page hereof, and except as provided in the special military and naval service clause attached hereto when issued.

ANNUAL DIVIDENDS.

The proportion of divisible surplus accruing upon this policy shall be ascertained annually. Beginning at the end of the second insurance year, and on each anniversary thereafter such surplus as shall have been apportioned by the Society to this policy shall at the option of the Insured (or assignee if any), be either—

1. Paid in Cash; or, 2. Applied toward the payment of premiums; or, 3. Applied to the purchase of paid-up Additional Insurance (without double indemnity or total and permanent disability benefits); or, 4. Left to accumulate at 3% interest, compounded annually. If a higher average annual rate is earned, this may be increased by an interest dividend as determined and apportioned by the Society. Such accumulations will be payable upon the maturity of this policy or on any anniversary of its register date.

Unless the Insured (or the assignee if any) shall elect one of the foregoing options within three months after the mailing by the Society of a written notice requiring such election, the dividend shall be applied to the purchase of paid-up Additional Insurance (Option 3). This Additional Insurance may be surrendered at any time for the cash value thereof, which shall not be less than the original Cash Dividend.

POST-MORTEM DIVIDEND.

If this policy is continued after having been in force for one full year, a cash dividend will be allowed in the event of the death of the Insured, for the fraction, if any, of the then current policy year elapsed before such death.

BENEFICIARY.—If the right to change the beneficiary has been reserved and there is no written assignment of this policy on file with the Society, the Insured may from time to time during its continuance, change the beneficiary or beneficiaries by a written request, upon the Society's blank, filed at its Home Office, but such change shall take effect only upon the endorsement of the same hereon by the Society.

If there be no beneficiary surviving at the death of the Insured, the proceeds of this policy shall be payable to the executors, administrators or assigns of the Insured.

ASSIGNMENTS.—No assignment of this policy shall be binding upon the Society unless in writing and until filed at its Home Office. The Society assumes no responsibility for the validity of any assignment.

AGE.—If the age of the Insured has been misstated, any amount payable under any of the provisions of this contract, shall be that amount which the premium charged would have purchased at the Society's rates in use at the register date hereof for the Insured's correct age.

THE CONTRACT.—This policy, and the application therefor, a copy of which is endorsed hereon or attached hereto, constitute the entire contract between the parties. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy or be used in defense of a claim thereunder unless contained in the written application therefor and a copy of such application is endorsed hereon or attached hereto, when issued.

Self-destruction, sane or insane, within one year from the date of issue hereof, is a risk not assumed by the Society under this policy. In such an event the Society's liability shall be limited to an amount equal to the premium actually paid.

AGENTS are not authorized to modify, or in event of lapse, to reinstate this policy, or to extend the time for payment of any premium or instalment thereof.

TABLE OF LOAN AND SURRENDER VALUES PER $1,000 OF INSURANCE.

As the Face of This Policy is for—$10,000—the Values Will Be —Ten Times—Those Stated Below.

The term for which extended insurance will be granted remains the same without regard to the amount of the Policy.

After policy has been in force	Loan and Cash Value for Each $1,000 of Insurance. The Loan Value is the Cash Value less interest to the premium anniversary date.	Paid-Up Life Insurance for Each $1,000 of Insurance, Without Double Indemnity or Disability Benefits	Paid-Up Extended Term Insurance, Without Double Indemnity or Disability Benefits	
			Years.	Months.
3 Years	$ 55	$124	6	4
4 "	79	177	9	1
5 "	107	234	11	11
6 "	133	285	14	2
7 "	162	341	16	4
8 "	192	396	18	3
9 "	223	452	19	10
10 "	255	506	21	2
11 "	286	556	22	3
12 "	317	605	23	2
13 "	350	655	24	0
14 "	383	704	24	10
15 "	418	753	25	8
16 "	454	802	26	7
17 "	491	851	27	8
18 "	529	900	29	0
19 "	568	950	31	0
20 "	609	Policy fully Paid up.		
21 "	621			
22 "	632			
23 "	643			
24 "	655			
25 "	666			
30 "	723			

These values are exclusive of dividend additions, and are for completed policy years. Due allowance will be made for any fractional premium paid beyond completed policy years.

The loan obtainable at the end of any given year may be secured during that year, if the premium for the entire year has been paid.

If there are any dividend additions to this policy, these values will be increased thereby. They will be reduced, if there is any indebtedness hereon.

Loan and surrender values for later years will be on the same basis, and will be furnished on request.

PROVISIONS RELATING TO LOANS AND SURRENDER VALUES.

LOANS.—At any time, while this policy is in force, after three full years' premiums have been paid, the Society will advance on proper assignment and delivery of this policy, and on the sole security hereof a sum which, with interest, shall not exceed the cash value at the end of the then current policy year (as stated in the above Table), less any indebtedness to the Society hereon, provided all premiums or instalments of the same have been fully

paid. Interest shall be at the rate of 6% per annum, and shall be payable on the premium anniversary date of this policy. The loan may be increased by the cash value of dividend additions credited to this policy, if any. If the loan is for a purpose other than to pay premiums on policies in the Society, the granting of the same may be deferred by the Society for a period not exceeding ninety days after receipt of application therefor. Failure to repay such loan or to pay interest thereon shall not avoid this policy unless the total indebtedness hereon shall equal the total loan value, nor until thirty-one days after notice shall have been mailed to the Insured, and to the assignee of record if any, to their addresses last known to the Society.

OPTIONS ON SURRENDER OR LAPSE.—After three full years' premiums have been paid hereon, upon any subsequent default in the payment of any premium or instalment thereof, and within three months after such default, this policy may be surrendered by the Insured (or assignee if any) who may elect one of the following options:

(a) To receive the Cash Surrender Value of this policy; or,

(b) To purchase non-participating paid-up life insurance payable at the same time and on the same conditions as this policy, but without double indemnity or total and permanent disability benefits; or,

(c) To continue the insurance for its face amount (and any outstanding dividend additions) as paid-up extended term insurance for the period shown in the above Table, or for such further period, as the dividend additions (if any) will purchase, but without future participation, or right to loans, or double indemnity or total and permanent disability benefits.

In the event of default in the payment of any premium or instalment thereof after this policy has been in force three full years, if the Insured (or assignee if any) does not select one of said options within three months of such default, the insurance shall be continued as provided under Option (c).

If there be any indebtedness against this policy, the cash surrender value shall be reduced thereby, the paid-up insurance shall be reduced proportionately, and the extended term insurance shall be for the face amount of the policy less the indebtedness and for such period as the reduced cash value will purchase.

BASIS OF COMPUTATION.—The Reserve for which funds are to be held upon this policy shall be computed upon the American Experience Table of Mortality with interest at 3% by the net level premium method.

The values stated in the foregoing Table are mathematical equivalents and each is equal to the full Reserve at the end of the then current policy year, on the basis stated in the preceding paragraph, less a surrender charge of not more than 1½% of the face of this policy until the completion of the tenth policy year, at which time and thereafter there is no deduction made as a surrender charge, except that fractions of a month and fractions of a dollar are not allowed.

PAYMENT OF SURRENDER VALUE.—The granting of any surrender value under this policy may be deferred by the Society for a period not exceeding ninety days after receipt of application therefor.

SPECIAL PROVISIONS REGARDING DOUBLE INDEMNITY, TOTAL AND PERMANENT DISABILTY AND PREMIUMS.

1. DOUBLE INDEMNITY IN CASE OF DEATH FROM ACCIDENT.

Upon due proof that the death of the Insured occurred before attaining age sixty in consequence of bodily injury effected solely through external, violent and accidental means, of which, except in case of drowning or of internal injuries revealed by an autopsy, there is a visible contusion or wound on the exterior of the body and that such death occurred within ninety days after such injuries were sustained and as the direct result thereof independent of all other causes, the Society will pay instead of the face amount of this policy, double that amount, making *Twenty Thousand Dollars*, provided premiums have been duly paid and this policy is then in force and is then surrendered properly released.

This agreement, to pay an increased amount in the event of death from bodily injury, does not cover self-destruction, sane or insane; death resulting from participation in aeronautics or submarine expeditions; death caused directly or indirectly, wholly or partly, by war, riot, or insurrection, or any act incident thereto either on land or water; death resulting from any violation of law or from military or naval service of any kind, or from police duty in any military, naval or police organization; or death resulting directly or indirectly from bodily or mental infirmity ptomaines, or bacterial infections other than infection occurring simultaneously with and in consequence of an accidental cut or wound.

2. TOTAL AND PERMANENT DISABILITY.

If the Insured before attaining age sixty, and while this policy is in full force and effect, becomes physically or mentally incapacitated to such an extent that he is and will be wholly and presumably permanently unable to engage in any occupation or perform any work for compensation of financial value, and furnishes due proof thereof and that such disability has then existed for sixty days, the Society, during the continuance of such disability will waive payment of any premium payable upon this policy after receipt of such proof, and will pay to the Insured *An Annual Income of One Thousand Dollars* subject to the following conditions:

1. The income shall be payable six months after receipt of proof of disability and annually thereafter during the continuance of such total and permanent disability. Interest on any indebtedness on this policy shall be deducted from each income payment The premium so waived and the Disability Income so paid *shall not be deducted* from the amount payable at death; nor shall they impair the loan or surrender values if any, under this policy.

2. The Society, after the acceptance of proof of disability shall have the right at any time, but not more frequently than once a year, to require proof of the continuance of such total disability. If the Insured shall fail to furnish satisfactory proof thereof, or if it appears at any time that the Insured has become able to engage in any occupation for remuneration or profit, no further premiums will be waived and no further income payments will be made hereunder on account of such disability.

3. The entire and irrecoverable loss of sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot will of themselves be considered as total and permanent disability within the meaning of this provision.

In case the Insured after attaining age sixty, and while this policy is in full force and effect, becomes totally and permanently

disabled as above described, and furnishes due proof thereof and that such disability has existed for sixty days, the Society, subject to the conditions above stated, on each anniversary date of this policy during such disability *will waive* payment of the premium for the ensuing policy year, whereupon the amount of insurance shall become reduced by the amount of the premiums so waived and subsequent premiums and loan and surrender values shall be reduced proportionately.

3. PREMIUMS.

This insurance is granted in consideration of the payment in advance of *Four Hundred and Seventeen Dollars* and of the payment *annually* thereafter of a *like sum* upon each *Twenty-fourth* day of *April* until *twenty* full years' premiums shall have been paid, or until the prior death of the Insured. These payments include an *annual* premium of *$17.50* for the Double Indemnity and of *$16.10* for the Total and Permanent Disability provision granted under this contract. Upon any anniversary of this policy said Double Indemnity and Disability provisions may be discontinued by returning this policy to the Society for proper endorsement, with a written request signed by the Insured (or assignee if any), and thereafter the payment of the aforesaid additional premiums shall not be required.

PAYMENT.—All premiums are payable in advance at the Home Office, or to any Agent or Cashier of the Society, upon delivery on or before their due date, of a receipt signed by the President, a Vice-President, Secretary or Treasurer, and countersigned by said Agent or Cashier. This policy is based upon the payment of premiums annually; but premiums may be paid, subject to the Society's written approval, in semi-annual or quarterly instalments at the Society's adopted rates for fractional premiums, provided that in the event of the death of the Insured any unpaid portion of the premium for the then current policy year shall be deducted from the amount payable hereunder.

GRACE.—A grace of thirty-one days, subject to an interest charge at the rate of 5% per annum, will be granted for the payment of every premium after the first, during which period the insurance hereunder shall continue in force. If death occur within the days of grace, the premium for the then current policy year or any unpaid instalments thereof shall be deducted from the amount payable hereunder.

Except as herein expressly provided, the payment of any premium or instalment thereof shall not maintain this policy in force beyond the date when the succeeding premium or instalment thereof becomes payable.

REINSTATEMENT.—If this policy shall lapse in consequence of the non-payment of any premium when due, it may be reinstated at any time upon the production of evidence of insurability satisfactory to the Society, and the payment of all overdue premiums, with interest at 5% per annum, and upon the payment, or reinstatement of any indebtedness to the Society secured by this policy, with interest.

THE MODES OF SETTLEMENT AVAILABLE AT THE MATURITY OF THIS POLICY, ARE STATED ON THE FOURTH PAGE HEREOF.

Executed, this *First* day of *June, 1917,* at the Home Office of the Society in New York.

W. ALEXANDER,
Secretary.

W. A. DAY,
President.

MODES OF SETTLEMENT AT MATURITY OF POLICY.

The Insured (or the beneficiary after the Insured's death in case the Insured shall have made no election) may, by written notice to the Society at its Home Office, elect to have the net sum due under this policy upon the death of the Insured, either paid in Cash; or,

OPTION 1.—Left on deposit with the Society during the lifetime of the beneficiary, to be paid upon the death of the beneficiary, to the beneficiary's legal representatives or assigns. The Society guarantees to pay interest on this deposit during its continuance at the rate of 3%. If a higher average annual rate shall be earned by the Society, the amount may be increased by an interest dividend as determined and apportioned by the Society; or,

OPTION 2.—Paid in a fixed number of Annual Instalments as set forth in the following table; or,

OPTION 3.—Converted into a fixed Income to the beneficiary for life, by the payment of a fixed amount annually for twenty years certain, said payments to be continued thereafter during said life as shown by the following table, provided that if this option be availed of, the Society will require satisfactory evidence of the age of the payee.

Under Options 2 and 3, the amounts payable are based upon an assumed rate of interest of 3%. If a higher average annual rate shall be earned by the Society, the amount of the instalments under Option 2 and of the first twenty instalments under Option 3 may be increased by an interest dividend as determined and apportioned by the Society.

If one of the foregoing options is elected, this policy must be surrendered upon its maturity and a supplementary contract issued for the purpose of carrying out said option; under Options 2 and 3 the supplementary contract is NON-COMMUTABLE, unless the Insured otherwise orders during lifetime by written notice to the Society at its Home Office.

TABLE OF INSTALMENTS FOR EACH $1,000.

Option (2). Instalments Certain

Number of Annual Instalments	Amount of each Instalment	Number of Annual Instalments	Amount of each Instalment
5	$212 09	25	$55 76
10	113 82	30	49 53
15	81 33	40	42 09
20	65 26	50	37 73

Option (3) Life Income

Age of Payee when Policy matures	Amount of each Instalment	Age of Payee when Policy matures	Amount of each Instalment	Age of Payee when Policy matures	Amount of each Instalment	Age of Payee when Policy matures	Amount of each Instalment
17 or under	$40 00	35, 36	47 00	47	$54 00	57, 58	$61 00
18, 19, 20, 21	41 00	37, 38	48 00	48, 49	55 00	59, 60	62 00
22, 23, 24	42 00	39, 40	49 00	50	56 00	61, 62	63 00
25, 26, 27	43 00	41,	50 00	51, 52	57 00	63,	63 00
28, 29, 30	44 00	42, 43	51 00	53	58 00	64, 65, 66	64 00
31, 32	45 00	44,	52 00	54, 55	59 00	67, 68	64 00
33, 34	46 00	45, 46	53 00	56	60 00	69 or over	65 00

THE EQUITABLE LIFE ASSURANCE SOCIETY
of the United States

Attached to and made part of Policy No. 22999 on the life of *Richard Roe*, the Insured.

The Insured may at any time, without the consent of the Society, engage in military or naval service within the continental limits of the United States.

During the first five years of this policy military or naval service in any capacity whatever outside of the continental limits of the United States in time of war, is a risk not assumed by the Society under this policy unless the Insured shall give notice thereof to the Society in writing within sixty days after entering upon such service, and shall pay to the Society annually in advance during the continuance of such service an extra premium of 10 per cent of the face of this policy. The pro rata part of said extra premium for the balance of the policy year current at the time such service begins shall be paid to the Society within the said sixty days. Succeeding extra premiums shall be payable at the times when the premiums under the policy are payable. One year after the end of the war the Society will refund any part of such extra premium as shall not have been required to pay death claims due to such service.

If within the said five-year period the Insured enters upon military or naval service in any capacity whatever outside of the continental limits of the United States, in time of war, and fails to pay the extra premium or premiums as herein provided, the liability of the Society in the event of the death of the Insured while engaged in such service shall be limited to the return of the regular premiums actually paid, without interest, less any indebtedness to the Society hereon.

Nothing contained in this clause shall be deemed to modify or extend any provision of this policy relating to the payment of an increased amount in the event of accidental death.

The provisions contained in this policy for Waiver of Premiums and for Income benefits in the event of permanent disability, shall become null and void if the Insured shall engage in military or naval service in any capacity whatever either within or outside of the continental limits of the United States. The additional premium charged for such provisions shall cease to be payable and the unearned portion of the current premium shall be refunded to the policyholder.

New York, June 1, 1917.

W. ALEXANDER, Secretary — W. A. DAY, President.

APPLICATION

My insurance age at nearest birthday is therefore..... years. Make Policy payable to..... (born on the.....of....., 1....) with.....the right of revocation. I hereby agree that the policy issued hereon shall not take effect until the first premium has been paid during my good health. All of the foregoing answers and all those made to the Society's Medical Examiner, which are contained in Part II hereof, are true, and are offered to the Society as an inducement to issue the policy for which application is hereby made.

MEDICAL EXAMINER'S FORM

I agree that the foregoing answers shall be part of my application, which shall consist of Parts I and II taken together.

THE CONVERTIBLE POLICY
WITH DISABILITY BENEFITS.
STATUTORY STANDARD PROVISIONS.

No. 99999. AGE, 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $349.20.

THE
EQUITABLE LIFE ASSURANCE SOCIETY
OF THE UNITED STATES.

HENRY BALDWIN HYDE, FOUNDER, JULY 26, 1859.

Hereby insures the life of *Richard Roe,* (hereinafter called the Insured), and agrees to pay at its Home Office in the City of New York, *Ten Thousand Dollars* to *his wife, Margaret H. Roe,* beneficiary, (with.....the right on the part of the Insured to change the Beneficiary) upon receipt of due proof of the death of the Insured, provided this policy is then in force and is then surrendered properly released.

CONVERSION OPTIONS AFTER FIVE YEARS.—At the end of the fifth year from the register date of this policy, and after premiums have been paid for five full years, the Insured, or assigns, shall have the right to select one of the following options:

OPTION 1.	OPTION 2.*
Continue the Policy as an "Ordinary Life" Contract.	Continue Policy as "Ordinary Life" Contract, for Increased Amount.
Continue the insurance as heretofore for $10,000 by continuing the payment of premiums as heretofore, less a cash reduction of 40 per cent, thus reducing the annual premium to $209.50 (including disability premium).	Continue the payment of the original premium, $349.20 (including disability premium), and increase the insurance to $15,060.00, payable at the maturity of the policy upon the death of the Insured.

OPTION 3.	OPTION 4.
Convert the Policy into a "Limited Payment Life" Contract.	Convert the Policy into an Endowment Contract.
...Continue the payment of the original premium for thirteen years longer, when the policy will become fully "paid-up" for its face value, $10,000, payable upon the death of the Insured.	Having made the policy "paid-up," as provided for in Option 3, continue the payment of the original premium for nine additional years,† whereupon the policy will mature and its face, $10,000, will be paid to the Insured in cash.
	†Unless the policy should mature previously in consequence of death.

Note that written notice of the Option selected must be given to the Society at its Home Office not later than the date on which the premium due at the beginning of the sixth year of insurance is payable. Otherwise Option 3 will apply automatically.

If Option 1, 2 or 4 is selected, this policy must be properly released, and a new policy in accordance with the Option selected will be issued.

*Option 2 will only be granted subject to the production of evidence of insurability satisfactory to the Society for the increase in the amount of insurance.

The following provisions or clauses in this form are the same as in the preceding policy. "This Policy Shall Be Incontestable," "There Are No Restrictions," "Payment of Premiums," "Grace," "Annual Dividends," "Loans," "Total and Permanent Disability" except premium for this provision is $7.30, "Modes of Settlement at Maturity of Policy," and Military and Naval Service Rider.

PREMIUMS.—This insurance is granted in consideration of the payment in advance of *Three Hundred and Forty-Nine and 20/100* Dollars, and of the payment *annually* thereafter of *a like sum* upon each *second* day of *January* subject to the Conversion and the Total and Permanent Disability privileges herein stated.

TABLE OF LOAN AND SURRENDER VALUES PER $1,000 OF INSURANCE
ON THE BASIS OF OPTION 3.

As this Policy is for—$10,000—The Values will be—Ten Times—Those Stated Below.

After policy has been in force.	Cash and Loan Value for Each $1,000 of Insurance. — The Loan Value is the Cash Value less interest to the premium anniversary date.	Paid-Up Life Insurance for Each $1,000 of Insurance. — Granted automatically unless other settlement selected.	After policy has been in force.	Cash and Loan Value for Each $1,000 of Insurance. — The Loan Value is the Cash Value less interest to the premium anniversary date.	Paid-Up Life Insurance for Each $1,000 of Insurance. — Granted automatically unless other settlement selected.
3 Years	$ 54	$137	15 Years	$416	$819
4 "	73	182	16 "	457	879
5 "	93	227	17 "	499	939
6 "	118	280	18 "	542	Paid-up.
7 "	144	337	19 "	554	
8 "	173	396	20 "	566	
9 "	204	457	21 "	578	
10 "	236	518	22 "	590	
11 "	269	578	23 "	602	
12 "	304	639	24 "	614	
13 "	340	699	25 "	626	
14 "	378	759	30 "	688	

These values are exclusive of dividend additions, and are for completed policy years. Due allowance will be made for any fractional premium paid beyond completed policy years.

The loan obtainable at the end of any given year may be secured during that year, if the premium for the entire year has been paid.

If there are any dividend additions to this policy, these values will be increased thereby. They will be reduced, if there is any indebtedness hereon.

Loan and surrender values for later years will be on the same basis, and will be furnished on request.

PROVISIONS RELATING TO THE FOREGOING TABLE.

OPTIONS ON SURRENDER OR LAPSE.—After three full years' premiums have been paid hereon, upon any subsequent default in the payment of any premium or instalment thereof, and within three months after such default, this policy may be surrendered by the Insured (or assignee, if any) who may elect either of the following options:

(a) To receive the Cash Surrender Value of this policy, the payment of which may be deferred by the Society for a period not exceeding ninety days after the receipt of the application therefor; or

(b) To purchase non-participating paid-up life insurance payable at the same time and on the same conditions as this policy.

In the event of default in the payment of any premium or instalment thereof after this policy has been in force three full years, if the Insured (or assignee, if any) does not select either of said options within three months of such default, the policy shall become automatically paid up under Option (b).

If there be any indebtedness against this policy, the cash surrender value shall be reduced thereby.

BASIS OF COMPUTATION.—The Reserve for which funds are to be held upon this policy shall be computed upon the American Experience Table of Mortality with interest at three and one-half per cent by the net level premium method.

The values stated in the foregoing Table are mathematical equivalents and each is equal to the full Reserve at the end of the then current policy year, on the basis stated in the preceding paragraph, less a surrender charge of not more than two and one-half per cent of the face of this policy. After the twenty-fifth policy year the surrender charge is ten per cent of the present value of the future net premiums payable, the resulting cash and paid-up values being taken to the nearest dollar.

Executed, this *First* day of *June, 1917,* at the Home Office of the Society in New York.

W. ALEXANDER, *Secretary.*

W. A. DAY, *President.*

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY
No. 99999. WITH DISABILITY BENEFIT AGE 35 YEARS.
AMOUNT $10,000. RIDER PREMIUM $351.80.

THE EQUITABLE LIFE INSURANCE COMPANY OF IOWA.

In Consideration of the application for this policy, a copy of which is hereto attached, and made a part of this contract, and the payment of *Three Hundred Fifty-one and 80/100* Dollars, on or before its delivery, and the payment thereafter of the annual premium of *Three Hundred Fifty-one and 80/100* Dollars, on or before the *1st* day of *June* in every year until *twenty* full years' premiums shall have been paid, or until the prior death of *John Doe*, herein called the insured, of *Des Moines*, in the County of *Polk*, State of *Iowa*, promises to pay, at its Home Office in the City of Des Moines, Iowa, to *Jane Doe, wife* of the insured, (designated as beneficiary with..... the right on the part of the insured to change the beneficiary as hereinafter provided) the sum of *Ten Thousand* Dollars together with any paid-up additions, upon the legal surrender of this policy, and upon receipt at its said office of due proofs of the death of the insured while this policy is in full force; any unpaid portion of the current year's premium and other indebtedness to the Company on account of this policy being first deducted therefrom.

CHANGE OF BENEFICIARY. If the right to change the beneficiary has been reserved, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the insured may, at any time, subject to the rights of any assignee, designate a new beneficiary with or without reserving the right of revocation, by filing written notice thereof at the Home Office of the Company. Such change shall take effect only upon its endorsement on the policy by the Company, at its Home Office, and must be completed during the lifetime of the insured.

If more than one beneficiary shall survive the insured, their shares in the proceeds of the policy shall be considered as equal, unless otherwise directed by the insured. The interest of any beneficiary who dies before the insured shall vest in the insured unless otherwise provided by endorsement on this policy at the direction of the insured.

The Reserve on this policy shall be based upon the American Experience Table of Mortality, with three and one-half per cent interest, and the full amount of such reserve, or the present value of any unpaid installments, shall be secured by deposits of interest bearing securities with the Insurance Department of the State of Iowa, as required by law.

This Policy is issued and accepted by all parties in interest with the express understanding that the contents of all of its pages form a part of this contract as fully as if recited over the signatures hereto affixed.

IN WITNESS WHEREOF, the Equitable Life Insurance Company of Iowa has, by its President or Vice-President, and Secretary, signed this contract, in the City of Des Moines, Iowa, this *1st* of *June* A. D., One Thousand Nine Hundred and *Seventeen.*

B. F. HADLEY, *Secretary.* J. C. CUMMINS, *President.*

PROVISIONS AND BENEFITS.

THE POLICY CONTRACT.—This policy, together with the application therefor, shall constitute the entire contract between the parties hereto. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy or be used in defense to a claim thereunder, unless it is contained in the written application, a copy of which is endorsed upon, or attached to, this policy when issued. No Agent is authorized to make, modify, or discharge contracts, or to waive forfeitures.

INCONTESTABILITY.—This policy shall be incontestable after one year from the date hereof, except for non-payment of premium. (Amended on third page.)

MISSTATEMENT OF AGE.—If the age of the insured has been misstated, the amount payable hereunder shall be such as the premium actually paid would have purchased at the correct age and under the Company's rates at date of issue, unless the laws of the State in which this policy is delivered shall prescribe another method of settlement.

SUICIDE.—If, within one year, from the date hereof, the insured shall commit suicide, whether sane or insane, the liability of the Company shall be limited to the amount of cash premiums paid on the policy.

RISKS NOT ASSUMED.—If, within one year, from the date hereof, the insured shall reside in any part of the Torrid Zone; or shall be personally engaged in the occupation of blasting; underground mining; submarine operations; aerial ascensions; handling electric wires or dynamos, where the voltage used is over 600; or as lineman; or in ocean or lake navigation; or working upon railroad trains as engineer or fireman; or in switching or coupling cars; or as conductor or brakeman upon freight trains. or in the production or transportation of highly explosive substances; or the manufacture or sale of spirituous or malt liquors (except as druggist); or shall engage in the military or naval service in time of war, this policy shall become null and void, and all payments thereon forfeited. (Amended on third page.)

PAYMENT OF PREMIUMS.—All premiums after the first, are due and payable in advance at the Company's Home Office, but may be paid elsewhere to an authorized collecting agent in exchange for receipts signed by the President, Vice President, or Secretary and countersigned by such agent. Failure to pay any premium, or any note accepted therefor, when due and payable, shall cause this policy to cease and determine and, unless reinstated, all payments made thereon shall remain the property of the Company, except as hereinafter provided. The mode of premium payments may be changed, on any anniversary of the policy, from Annual to Semi-Annual or Quarterly, or vice versa, at rates now in use; but the payment of any premium shall not maintain the policy in force beyond the date on which the next payment is due.

GRACE IN PAYMENT.—A grace of thirty-one days, during which the policy shall remain in full force, will be allowed for the payment of any premium, after the first; and if death occurs within the thirty-one days of grace, the unpaid portion of the then current year's premium shall be deducted from the amount payable hereunder.

REINSTATEMENT.—This Policy, if not previously surrendered, may be reinstated at any time within five years after date of default in premium payment, upon furnishing evidence satisfactory to the Company of the insurability of the insured, together with the payment of all premium arrears, with interest at not to exceed six per cent per annum, and the payment or reinstatement of all indebtedness existing against the policy, at the time of such default, with accumulated interest at not to exceed six per cent per annum.

ASSIGNMENTS.—No assignment of this policy shall be binding upon the Company until the original or a duplicate thereof shall be filed at its Home Office; but in no case will the Company be responsible for the sufficiency or validity of any assignment. Any claim against the Company, arising under this policy, made by an assignee, shall be subject to satisfactory proof of interest, and to any indebtedness to the Company hereon.

DIVIDENDS AND HOW APPLIED.—Upon payment of the second annual premium, and annually thereafter, this policy shall, at the end of each year to which premiums have been fully paid, be credited with a dividend as apportioned by the Company from the surplus to policies of the same age and class.

Dividends, at the option of the owner of this policy, may be either—

1st. Applied to purchase paid-up additions to the policy, or,
2nd. Applied to the payment of any premium or premiums, or,
3rd. Paid in cash, or,
4th. Left to accumulate to the credit of the policy, with compound interest at the rate of not less than three and one-half per cent per annum, as determined by the Company, and payable at the maturity of the policy, but withdrawable at any time.

Unless the owner of this policy shall elect otherwise, within one month after any dividend is due, the dividend shall be paid in cash, or applied under such other automatic option as may be required by the laws of the State in which this policy is delivered. Apportionment of dividends, as above, shall include the allotted surplus arising from paid-up additions while this policy is kept in full force, but not otherwise. Paid-up additions may be surrendered for their net value at any time.

PAID-UP AND ENDOWMENT OPTIONS.—On written request and return of this policy for endorsement, any existing dividend additions hereon may, upon proper release, be used to convert this policy into a fully paid-up participating policy for its face amount, when the reserve on this policy and on such dividend additions equals the net single premium at the attained age of the insured (on the reserve basis of this policy) for such a fully paid-up policy of the same kind and amount. Any indebtedness to the Company, existing against this policy, will continue as a lien against the paid-up policy. When the reserve on this policy, and on any existing dividend additions, equals the face amount of this policy, the Company will, upon due surrender of this policy and release of such dividend additions, pay the face amount of this policy, less any existing indebtedness to the Company thereon.

PRIVILEGE TO CHANGE TO OTHER FORMS.—At any time, upon legal surrender while in full force, this policy may be exchanged, without medical re-examination, for a participating policy of the same amount, bearing the same date and based upon the same age, on any plan (except the Continuous Monthly Income) now issued by the Company at a higher premium rate. The payment to the Company for such exchange shall be the difference between the premiums paid on this policy and those required for the new policy, at the Company's present rate, with compound interest at not to exceed six per cent per annum, and with adjustment of corresponding dividends.

OPTIONS OF SETTLEMENT.

Whenever this policy becomes due and payable either by maturity, surrender, or the death of the insured, and there be no existing assignment, the insured, or the beneficiary after the death of the insured, in case the insured shall not have otherwise directed, may, by written notice to the Company and due surrender of this policy at its Home Office, elect to have the net proceeds of this policy paid in cash in one sum, or applied in one or more of the methods described in the following options, provided the amount to be applied under any one of such options is not less than $1,000.

GUARANTEED INCOME.—1.—The payment of interest at the rate of three per cent of the amount left with the Company as a principal sum, payable at the end of each year during the lifetime of the payee, and the payment, upon the death of the payee, of said principal sum together with any accrued interest for the then current year, unless otherwise directed in said notice, to the payee's executors, administrators or assigns.

LIMITED INSTALLMENTS.—2.—The payment of a specified number of equal annual installments, the first being payable immediately, and subsequent installments on the anniversary of the first—the amount of each installment to be in conformity with the amount stated in Table "B" herein set forth for each $1,000 to be applied under this option, corresponding with the number of installments so to be paid.

CONTINUOUS INSTALLMENTS.—3.—The payment of equal annual installments for 10, 15, 20 or 25 years certain, and continued thereafter so long as the payee shall live, the first installment being payable immediately, and subsequent installments on the anniversary of the first—the amount of each installment to be in conformity with the amount stated in Table "B," herein set forth for each $1,000 to be applied under this option, corresponding with the attained age of the payee when this policy becomes payable, and the specified number of years certain.

PARTICIPATING SUPPLEMENTARY CONTRACT ISSUED.—A supplementary contract shall be issued for each option elected, which shall provide that the Guaranteed Income under Option 1; and the installments under Option 2, or for the specified number of years certain under Option 3, on each anniversary after the payment of the first installment; shall be increased by such annual dividends as may be apportioned by the Company.

SURRENDER OF SUPPLEMENTARY CONTRACT.—Any installments payable for the specified years certain under Options 2 or 3, remaining unpaid at the death of the payee, shall, on due surrender of the supplementary contract, be commuted at the rate of three per centum per annum compound interest and paid in one sum to the executors, administrators or assigns of such payee, unless otherwise provided by the insured in the written notice of direction for settlement.

Unless otherwise specified in said notice, the payee may, at any time, surrender any contract issued under Option 1, and withdraw the principal sum and accrued interest thereon; and may, at any time, surrender any contract issued under Option 2 and receive the commuted value of the installments yet to be paid, computed upon the basis above specified. A contract issued under Option 3 cannot be surrendered for a commuted value except after the death of the payee, occurring within the specified years certain, as above required.

TABLE B.

Installments for each thousand dollars of net proceeds to be applied.

Under Option 2

No. yrs. certain	Amount of Annual Installments	No. yrs. certain	Amount of Annual Installments	No. yrs. certain	Amount of Annual Installments
5	$211 99	12	$ 97 53	19	$ 67 78
6	179 21	13	91 29	20	65 25
7	155 83	14	85 94	21	62 98
8	138 80	15	81 82	22	60 91
9	124 69	16	77 29	23	59 04
10	113 81	17	73 74	24	57 32
11	104 92	18	70 59	25	55 75

Under Option 3. CONTINUOUS INSTALLMENTS

Attained Age of Payee	Amount of Annual Installm'ts				Attained Age of Payee	Amount of Annual Installm'ts			
	10 years Certain	15 years Certain	20 years Certain	25 years Certain			15 years Certain	20 years Certain	25 years Certain
10 and under	$40 62	$40 12	$39 52	$39 88	41	$53 60	$52 26	$50 55	$48 53
11	40 81	40 30	39 70	39 05	42	54 44	53 01	51 17	49 00
12	41 01	40 50	39 89	39 22	43	55 34	53 79	51 80	49 47
13	41 28	40 70	40 08	39 41	44	56 28	54 61	52 46	49 94
14	41 45	40 91	40 28	39 60	45	57 27	55 46	53 12	50 41
15	41 68	41 14	40 49	39 80	46	58 32	56 34	53 80	50 86
16	41 91	41 37	40 71	40 00	47	59 42	57 26	54 50	51 32
17	42 17	41 61	40 94	40 22	48	60 58	58 22	55 19	51 76
18	[illegible]	41 86	41 18	40 44	49	61 80	59 20	55 89	52 18
19	42 70	42 12	41 43	40 68	50	63 09	60 22	56 60	52 59
20	42 99	42 39	41 69	40 98	51	64 44	61 28	57 30	52 98
21	43 29	42 68	41 96	41 17	52	65 86	62 32	57 96	[illegible]
22	43 60	42 98	42 24	41 43	53	67 32	63 41	58 66	53 69
23	43 93	43 29	42 53	41 70	54	68 87	64 52	59 33	54 01
24	44 27	43 62	42 84	41 98	55	70 47	65 64	59 97	54 30
25	44 63	43 96	43 16	42 28	56	72 16	66 76	60 58	54 56
26	45 01	44 32	43 46	42 58	57	73 89	67 89	61 17	54 79
27	45 40	44 69	43 84	42 90	58	75 69	69 01	61 72	55 00
28	45 81	45 09	44 21	43 23	59	77 55	70 12	62 24	55 17
29	46 25	45 50	44 59	43 57	60	79 46	71 20	62 71	55 32
30	46 70	45 93	44 98	43 92	61	81 43	72 26	63 15	55 44
31	47 19	46 38	45 39	44 29	62	83 42	73 29	63 54	55 54
32	47 69	46 85	45 83	44 66	63	85 46	74 27	63 89	55 61
33	48 22	47 34	46 27	45 05	64	87 51	75 20	64 19	55 67
34	48 77	47 86	46 74	45 45	65	89 57	76 09	64 46	55 71
35	49 35	48 41	47 23	45 86	66	91 63	76 91	64 67	Ages
36	[illegible]	48 98	47 73	46 29	67	93 67	77 66	64 85	66
37	50 63	49 57	48 25	46 72	68	95 68	78 35	64 99	and
38	51 31	50 20	48 80	47 18	69	97 67	78 96	65 09	over
39	52 08	50 85	49 38	47 61	70	99 58	79 49	65 16	same
40	52 90	51 54	49 95	48 07	and over				as 65.

If so requested in the written notice of election, settlement under any of the above options will be made in semi-annual, quarterly or monthly installments of the same aggregate annual amount, provided the amount of each installment will be at least ten dollars.

NON-FORFEITURE, LOAN AND CASH SURRENDER PROVISIONS.

AUTOMATIC PAID-UP INSURANCE.—1st—If, after the payment of premiums for three or more full years, default is made in the payment of a subsequent premium, this policy shall, upon such default, without action on the part of the insured, continue as a reduced, paid-up non-participating policy for the amount set forth in Table "A" below, together with any outstanding paid-up additions; or,

EXTENDED INSURANCE.—2nd.—Upon written application of the insured and assigns, if any, and the presentation of this policy at the Home Office for endorsement, within three months after the date of such default, the Company will continue the full amount of this policy as non-participating, extended term insurance for the term stated in Table "A" below counting from the date of default in premium payment. Any outstanding paid-up additions shall remain in force, unless surrendered for cash.

Any existing indebtedness to the Company, on account of this policy, if not paid, will reduce the amount of paid-up or extended insurance in the ratio of such indebtedness to the cash value of this policy at the time of default in premium payment as shown in Table "A."

CASH SURRENDER.—3rd—Upon request of the insured and assigns, if any, and the legal release and surrender of this policy, at its Home Office, at the end of the third or any subsequent policy year, or within the thirty-one days' grace provided herein, premiums having been paid in full to the end of such year, the Company will pay in cash, to the legal owner hereof, the amount stated in Table "A" below, together with the value of any existing dividend additions, and less any existing indebtedness to the Company on account of this policy. Payment of such cash surrender value may, in case of necessity, be deferred by the Company for not exceeding six months after application therefor is made.

POLICY LOANS.—4th.—After the payment of premiums for three or more full years, there being no default in any premium payment, the Company will, at any time, loan on proper assignment and deposit of this policy, and on the sole security thereof, at not to exceed six per cent. per annum interest, (which interest, if not paid annually, shall be added to the principal and bear the same rate of interest) a sum equal to, or, at the option of the owner of this policy, less than, the amount stated in Table "A" below, together with the value of any existing dividend additions; deducting therefrom interest in advance to the end of the current policy year and all existing indebtedness to the Company hereon. Failure to repay any policy loan and interest shall not void this policy, unless the total indebtedness thereon shall equal or exceed the cash value hereunder, in which case the policy shall immediately cease and become void; but such termination shall not take effect until one month after notice shall have been mailed by the Company to the last known address of the insured and assigns, if any, on record at the Home Office. Such loan may, in case of necessity, be deferred by the Company for not exceeding six months after the application therefor is made. The whole or part of a loan may be repaid at any time while the policy is in force.

In case this policy shall, according to its terms, become a reduced, paid-up, non-participating policy, its cash and loan value shall be the full reserve, less not to exceed one and one-half per cent of the amount insured thereunder.

TABLE "A."

The following table shows the values guaranteed under this policy, upon the assumption that premiums have been fully paid in cash for the completed years stated, except that outstanding dividend additions, if any, will increase, and any existing indebtedness to the Company, on account of this policy, will diminish said values, in the manner above stated. Values for intermediate periods, after the third year, will be proportionately adjusted.

At End of	In Case of Lapse of Policy			Loan or Cash Value	At End of	In Case of Lapse of Policy			Loan or Cash Value
	1st, Automatic Paid up Insurance	Or, 2nd, Extended Insurance on Application within three months.				1st, Automatic Paid up Insurance	Or, 2nd, Extended Insurance on Application within three months.		
		Years	Days				Years	Days	
3rd year	$1160	5	115	$ 450	13th year	$ 6530	23	117	$3180
4th year	1730	8	30	690	14th year	7030	24	91	3500
5th year	2300	10	286	940	15th year	7540	25	71	3840
6th year	2860	13	97	1200	16th year	8030	26	55	4170
7th year	3390	15	130	1450	17th year	8510	27	98	4520
8th year	3930	17	62	1710	18th year	9010	28	248	4890
9th year	4450	18	269	1980	19th year	9500	30	286	5260
10th year	4970	20	35	2270	20th year	10000	Full	Paid	5660
11th year	5490	21	104	2560	25th year				6260
12th year	6010	22	127	2860	30th year				6880

The values stated in the above table, at the end of each policy year, are mathematical equivalents, and are based on the full reserve on this policy, less a surrender charge which does not exceed one and one-half per cent of the amount insured by this policy, and decreases annually until the fourteenth year, after which there is no surrender charge. Values for other and later years will be furnished upon request.

Note.—While any owner of this policy (either as beneficiary or by assignment) is a minor, no loan can be made by the Company except for the purpose of paying current premiums; and before the cash surrender value can be paid, the interest of such minor must be released by a duly appointed legal guardian.

SPECIAL CONTRACT FOR PERMANENT TOTAL DISABILITY BENEFIT.

to be attached to and form a part of Policy No. *99999* for *$10,000.* Dated *June* 1, *1917,* on the life of *John Doe,* the Insured, aged *35* years.

THE EQUITABLE LIFE INSURANCE COMPANY OF IOWA.

PREMIUM.—In consideration of the payment on or before the delivery of this special contract of the extra premium of *$15.90* and of the payment thereafter of the extra premium of *$15.90* with each annual premium required under said policy or until its anniversary nearest the sixtieth birthday of the Insured.

DISABILITY BEFORE AGE 60.—Hereby grants the following additional benefits under said policy:

If, after said policy shall have been in force one full year and before default in payment of any premium, or of any extra premium required hereunder, the Insured shall furnish to the Company, at its Home Office, in the City of Des Moines, Iowa, satisfactory proof that, before the policy anniversary nearest his six-

tieth birthday, he has become wholly and incurably disabled by accident or disease, not due to any cause or condition existing at the time of delivery of this special contract, so that he thereby is and will be permanently, wholly and continuously prevented from engaging in any occupation whatever for remuneration or profit and that such disability has existed for not less than sixty days prior to furnishing such proof,

the Company will, thereupon, by endorsement on said policy,

BENEFITS (1) WAIVER OF PREMIUM—Waive payment of the premiums, which may hereafter become due under said policy during the continuance of the said total disability of the Insured, and said policy shall be continued in force in all respects, except as hereinafter provided, as though such premiums were being paid in cash,

(2) MONTHLY INCOME.—And furthermore will, with the written consent of the beneficiary and assignee, if any, pay to the Insured a MONTHLY DISABILITY INCOME of one one-hundred-and-twentieth (1-120th) of the face of said policy (not including dividend additions, if any), the first monthly payment to be made six months after the approval of the Company of the proof of said total disability of the Insured and subsequent payments monthly thereafter during the continuance of such total permanent disability until the maturity or expiry of said policy.

Dividend additions, if any, to the policy to which this is attached shall remain payable according to the terms of said policy, but shall not increase the disability benefits payable hereunder, and, in consideration of such benefits, the policy shall not be credited with further dividends and the loan and cash surrender values shall not be available after the inception of and during the continuance of such disability, nor shall any outstanding indebtedness be increased, but interest thereon shall be paid to the Company or deducted from the disability income.

AGE.—The Company reserves the right to require satisfactory evidence of the date of birth of the Insured at the time when proof of disability is submitted. If the age of the Insured has been misstated in the application for said policy, the amount of the Monthly Income payable hereunder shall be only such as the actual extra premiums paid would have purchased at the true age of the Insured at the date of issue hereof, and in the event of any overpayment having been made by the Company, such overpayment with compound interest at the rate of six per cent per annum shall be deducted from the next succeeding disability income payments or from the proceeds of said policy at maturity.

EVIDENCE OF DISABILITY.—Notice of the permanent total disability of the Insured must be given to the Company within ninety days of its inception and due proofs submitted, at the expense of the Insured and on forms furnished by the Company, within one hundred and twenty days thereof. Prior to the acceptance of such proofs or payment of the first installment of disability income any medical examiner or other accredited representative of the Company shall be permitted to make such examination of the Insured relative to his disability as the Company may desire.

RECOVERY.—And the Company may, at its own expense, at any time thereafter, demand of the Insured proofs of the continuance of such total disability, and if it shall appear that the Insured has so far recovered as to be able to again engage in any occupation for remuneration or profit, or if the Insured shall refuse to furnish the proofs demanded, all disability benefits hereunder shall thereupon cease and this disability contract shall then terminate. In such event the amount of the policy to which this contract is attached shall be reduced by the total amount of any disability income payments made hereunder and the premiums thereafter payable and the non-forfeiture and cash and loan values under said policy shall be reduced to correspond with the reduced sum insured.

SPECIFIC CAUSES.—In addition to and independently of all other causes of permanent total disability, the entire and irrecoverable loss of the sight of both eyes or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or the similar loss of one hand and one foot, shall be considered as constituting permanent total disability within the meaning of this contract.

DISCONTINUANCE.—The disability benefits hereunder shall automatically terminate

(1) Upon the anniversary of said policy nearest the sixtieth birthday of the Insured, unless he is at that time permanently and totally disabled, or

(2) Upon default in payment of any premium under said policy, or of any extra premium required hereunder, or

(3) In the event that the Insured shall at any time engage in military or naval service in time of war or as a civilian in any capacity whatever in connection with actual warfare, or if the Insured shall within one year from the date of this contract engage in any occupation specified in said policy as a risk not assumed by the Company, or

(4) In the event of change in plan of said policy. But in such event a new disability contract may be attached to the rewritten policy subject to the submission of renewed evidence of the insurability of the Insured satisfactory to the Company and to adjustment of the extra premium rate required.

Or said disability benefits may be terminated at any time upon the written request of the Insured with the surrender of this special contract and the return of the policy for endorsement, whereupon payment of the extra premium required hereunder shall cease.

IN WITNESS WHEREOF, THE EQUITABLE LIFE INSURANCE COMPANY OF IOWA has caused this contract to be signed by its President or Vice-President and attested by its Actuary or Assistant Actuary, this *First* day of *June, 1917.*

Attest: J. C. CUMMINS,
MERVYN DAVIS, President.
Actuary.

PROVISIONS AS TO SERVICE IN TIME OF WAR.

This policy is issued by the Company and accepted by the insured with the express understanding and on condition that the Clause entitled "Incontestability" and the provisions as to military or naval service in the Clause entitled "Risks Not Assumed" on the second page hereof are amended to read as follows:

INCONTESTABILITY—This policy shall be incontestable after one year from the date hereof, except for non-payment of premium, or for non-compliance with the following provisions as to military or naval service in time of war.

WAR SERVICE—If the insured hereunder shall, within five years from the date hereof, engage in military or naval service, in time of war, the insurance hereunder shall remain in full force and effect, provided that the insured shall within thirty-one days from the date of his entering such service, notify the Company to that effect, and shall receive from the Company a special permit therefor, and shall pay the extra annual premium required for such permit. The amount of the extra annual premium required for such permit shall be determined by the Company at the time that such permit shall be issued, but excepting for aviation, no extra premium shall be charged for military or naval service of the United States within the Continental limits of the United States.

Within one year after termination of the war, for service in which a permit may have been granted, the Company will refund such portion of the extra premiums paid for such permit as shall be determined by the Company were not required to cover the extra hazard involved in such war service.

If the insured shall fail to notify the Company, as above provided, or shall default in payment of any extra premiums required by the terms of such permit as may be issued under this policy, then in the event of the insured's death while engaged in such service, or as a result of such service within six months of its termination, the liability of the Company hereunder shall be limited to the amount of the legal reserve under this policy, less any indebtedness to the Company thereunder.

The above provisions shall not in any way modify the terms of any special contract for permanent total Disability Benefits, which may be attached hereto, such contract to be automatically terminated in accordance with its provisions in the event that the insured shall at any time engage in military or naval service in time of war, or as a civilian in any capacity whatever in connection with actual warfare.

APPLICATION.

I hereby agree that, if within one year from the date of any policy issued hereon; I shall reside in any part of the Torrid Zone, or shall personally engage in the occupation of blasting; underground mining; submarine operations; aerial ascensions; handling electric wires or dynamos where the voltage used is over 600; or as a lineman; or in ocean or lake navigation; or working upon railroad trains as engineer or fireman; or in switching or coupling cars, or as conductor or brakeman upon freight trains; or in the production or transportation of highly explosive substances; or in the manufacture or sale of spirituous or malt liquors (except as druggist); or shall engage in the Military or Naval service in time of war, any policy issued hereon shall become null and void and all payments made thereon be forfeited to said Company.

I further agree that if within the said one year I shall commit suicide, whether sane or insane, the liability of the Company under any policy issued hereon shall be limited to the amount of cash premiums paid on the policy.

I also agree that the insurance hereby applied for shall not be in force until the approval of this application by the Company at its Home Office; but if the first premium required thereon shall not have been paid to the Company or its agent before such approval, the policy issued hereon shall not take effect until it is delivered and the premium actually paid while I am in good health.

I hereby declare the foregoing statements and representations, together with those I shall make to the Company's Medical Examiner in continuation of this application, to be true without evasion or concealment.

MEDICAL EXAMINER'S FORM.

I hereby declare that all the statements and answers to the above questions are complete and true, and I agree that they shall form a part of the contract of insurance applied for, and I expressly waive on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

SELECT ORDINARY LIFE POLICY
NON-PARTICIPATING.

No. 99999. AGE, 35 YEARS.
AMOUNT $10,000. PREMIUM $200.90.

THE EQUITABLE LIFE INSURANCE COMPANY OF IOWA.

In Consideration of the application for this policy, a copy of which is hereto attached, and made a part of this contract, and the payment of *Two Hundred and 90/100* Dollars, on or before its delivery, and the payment thereafter of the annual premium of *Two Hundred and 90/100* Dollars, on or before the *first* day of *June* in every year until the death of *John Doe,* herein called the insured, of *Des Moines,* in the County of *Polk,* State of *Iowa,* promises to pay, at its Home Office in the City of Des Moines, Iowa, to *Mary Doe, wife* of the insured, (designated as beneficiary with.....the right on the part of the insured to change the beneficiary as hereinafter provided) the sum of *Ten Thousand* Dollars, upon the legal surrender of this policy, and upon receipt at its said office of due proofs of the death of the insured while this policy is in full force; any unpaid portion of the current year's premium and other indebtedness to the Company on account of this policy being first deducted therefrom.

The following provisions or clauses in this form are the same as in the preceding policy: "Change of Beneficiary," "The Reserve," "This Policy," "The Policy Contract," "Incontestability," "Misstatement of Age," "Suicide," "Risks Not Assumed," "Payment of Premiums," "Grace," "Reinstatement," "Assignments" and "Provisions as to Service in Time of War."

IN WITNESS WHEREOF, the Equitable Life Insurance Company of Iowa has caused this contract to be signed by its President or Vice-President, and attested by its Secretary or Actuary, at its Home Office in the City of Des Moines, Iowa, this *1st* day of *June,* A. D. One Thousand Nine Hundred and *Seventeen.*

B. F. HADLEY, *Actuary-Secretary.* J. C. CUMMINS, *President.*

PROVISIONS AND BENEFITS.

PRIVILEGE TO CHANGE TO OTHER FORMS.—At any time, upon legal surrender while in full force, this policy may be exchanged, without medical re-examination, for a non-participating policy of the same amount, bearing the same date and based upon the same age, on any plan now issued by the Company at a higher premium rate. The payment to the Company for such exchange shall be the

difference between the premiums paid on this policy and those required for the new policy, at the Company's present rate, with compound interest at not to exceed six per cent per annum.

OPTIONS OF SETTLEMENT.

Whenever this policy becomes due and payable either by maturity, surrender, or the death of the insured, and there be no existing assignment, the insured, or the beneficiary after the death of the insured, in case the insured shall not have otherwise directed, may, by written notice to the Company and due surrender of this policy at its Home Office, elect to have the net proceeds of this policy paid in cash in one sum, or applied in one or more of the methods described in the following options, provided the amount to be applied under any one of such options is not less than $1,000.

GUARANTEED INCOME.—1. The payment of interest at the rate of three and one-half per cent of the amount left with the Company as a principal sum, payable at the end of each year during the lifetime of the payee, and the payment upon the death of the payee of said principal sum, together with any accrued interest for the then current year, unless otherwise directed in said notice, to the payee's executors, administrators or assigns.

LIMITED INSTALLMENTS.—2. The payment of a specified number of equal annual installments, the first being payable immediately, and subsequent installments on the anniversary of the first—the amount of each installment to be in conformity with the amount stated in Table "B" herein set forth for each $1,000 to be applied under this option, corresponding with the number of installments so to be paid.

CONTINUOUS INSTALLMENTS.—3. The payment of equal annual installments for 10, 15, 20 or 25 years certain, and continued thereafter so long as the payee shall live, the first installment being payable immediately, and subsequent installments on the anniversary of the first—the amount of each installment to be in conformity with the amount stated in Table "B" herein set forth for each $1,000 to be applied under this option, corresponding with the attained age of payee when this policy becomes payable, and the specified number of years certain.

ISSUE AND SURRENDER OF SUPPLEMENTARY CONTRACT.—A supplementary non-participating contract shall be issued for each option elected. Any installments payable for the specified years certain under Options 2 or 3, remaining unpaid at the death of the payee, shall, on due surrender of the supplementary contract, be commuted at the rate of three and one-half per cent per annum compound interest and paid in one sum to the executors, administrators or assigns of such payee, unless otherwise provided by the insured in the written notice of direction for settlement.

Unless otherwise specified in said notice, the payee may, at any time, surrender any contract issued under Option 1, and withdraw the principal sum and accrued interest thereon; and may at any time, surrender any contract issued under Option 2 and receive the commuted value of the installments yet to be paid, computed upon the basis above specified. A contract issued under Option 3 cannot be surrendered for a commuted value except after the death of the payee, occurring within the specified years certain, as above required.

TABLE B.—Installments for each thousand dollars of net proceeds to be applied.

Under Option 2

No. yrs. certain	Amount of Annual Installments	No. yrs. certain	Amount of Annual Installments	No. yrs. certain	Amount of Annual Installments
5	$214 00	12	$99 98	19	70 48
6	181 32	13	93 78	20	67 98
7	158 01	14	88 48	21	65 73
8	140 56	15	83 89	22	63 70
9	127 00	16	79 88	23	61 85
10	116 18	17	76 38	24	60 17
11	107 34	18	73 26	25	58 62

Under Option 3. CONTINUOUS INSTALLMENTS

Attained Age of Payee	Amount of Annual Installments				Attained Age of Payee	Amount of Annual Installments			
	10 years Certain	15 years Certain	20 years Certain	25 years Certain		10 years Certain	15 years Certain	20 years Certain	25 years Certain
10 and under	$40 91	$40 72	$40 50	$40 25	41	$54 11	$53 30	$52 16	$50 69
11	41 11	40 92	40 69	40 43	42	54 97	54 08	52 82	51 20
12	41 31	41 12	40 88	40 62	43	55 88	54 89	53 50	51 71
13	41 53	41 33	41 09	40 82	44	56 85	55 75	54 20	52 22
14	41 75	41 55	41 30	41 02	45	57 86	56 63	54 91	52 73
15	41 98	41 78	41 52	41 24	46	58 93	57 56	55 64	53 23
16	42 23	42 01	41 75	41 46	47	60 05	58 52	56 37	53 73
17	42 48	42 26	41 99	41 69	48	61 24	59 51	57 12	54 21
18	42 75	42 52	42 24	41 93	49	62 49	60 54	57 88	54 68
19	43 03	42 79	42 50	42 18	50	63 80	61 60	58 63	55 13
20	43 32	43 07	42 78	42 44	51	65 18	62 69	59 38	55 56
21	43 62	43 37	43 06	42 71	52	66 62	63 81	60 12	55 96
22	43 94	43 68	43 36	42 99	53	68 14	64 95	60 85	56 34
23	44 27	44 00	43 67	43 28	54	69 71	66 11	61 56	56 69
24	44 62	44 34	43 99	43 58	55	71 36	67 29	62 25	57 01
25	44 98	44 69	44 33	43 90	56	73 08	68 47	62 92	57 30
26	45 36	45 06	44 68	44 23	57	74 87	69 66	63 55	57 56
27	45 77	45 46	45 05	44 57	58	76 72	70 84	64 14	57 78
28	46 19	45 86	45 43	44 93	59	78 63	72 00	64 70	57 98
29	46 63	46 28	45 84	45 29	60	80 59	73 15	65 22	58 14
30	47 09	46 73	46 25	45 68	61	82 62	74 27	65 69	58 27
31	47 58	47 19	46 69	46 07	62	84 68	75 36	66 12	58 38
32	48 09	47 68	47 15	46 48	63	86 77	76 40	66 49	58 46
33	48 63	48 20	47 62	46 90	64	88 89	77 39	66 82	58 53
34	49 20	48 73	48 11	47 33	65	91 02	78 32	67 10	58 57
35	49 79	49 30	48 63	47 78	66	93 15	79 19	67 34	Ages
36	50 42	49 89	49 17	48 24	67	95 25	79 98	67 53	66
37	51 09	50 51	49 72	48 71	68	97 35	80 72	67 68	and
38	51 78	51 16	50 30	49 20	69	99 38	81 36	67 79	over
39	52 51	51 84	50 90	49 68	70	101 37	81 93	67 86	same
40	53 29	52 55	51 52	50 18	and over				as 65

If so requested in the written notice of election, settlement under any of the above options will be made in semi-annual, quarterly or monthly installments of the same aggregate annual amount, provided the amount of each installment will be at least ten dollars.

NON-FORFEITURE, LOAN AND CASH SURRENDER PROVISIONS.

AUTOMATIC PAID-UP INSURANCE.—First. If, after the payment of premiums for three or more full years, default is made in the payment of a subsequent premium, this policy shall, upon such default, without action on the part of the insured, continue as a reduced, paid-up non-participating policy for the amount set forth in Table "A" below; or,

EXTENDED INSURANCE.—Second. Upon written application of the insured and assigns, if any, and the presentation of this policy at the Home Office for endorsement, within three months after the date of such default, the Company will continue the full amount of this policy as non-participating, extended term insurance for the term stated in Table "A" below, counting from the date of default in premium payment.

Any existing indebtedness to the Company, on account of this policy, if not paid, will reduce the amount of paid-up or extended insurance in the ratio of such indebtedness to the cash value of this policy at the time of default in premium payment as shown in Table "A."

CASH SURRENDER.—Third. Upon request of the insured and assigns, if any, and the legal release and surrender of this policy, at its Home Office, at the end of the third or any subsequent policy year, or within the thirty-one days' grace provided herein, premiums having been paid in full to the end of such year, the Company will pay in cash, to the legal owner hereof, the amount stated in Table "A" below, less any existing indebtedness to the Company on account of this policy. Payment of such cash surrender value may, in case of necessity, be deferred by the Company for not exceeding six months after application therefor is made.

POLICY LOANS.—Fourth. After the payment of premiums for three or more full years, there being no default in any premium payment, the Company will, at any time, loan, on proper assignment and deposit of this policy, and on the sole security thereof, at not to exceed six per cent per annum interest, (which interest, if not paid annually, shall be added to the principal and bear the same rate of interest) a sum equal to, or, at the option of the owner of this policy, less than, the amount stated in Table "A" below, deducting therefrom interest in advance to the end of the current policy year and all existing indebtedness to the Company hereon. Failure to repay any policy loan and interest shall not void this policy, unless the total indebtedness thereon shall equal or exceed the cash value hereunder, in which case the policy shall immediately cease and become void; but such termination shall not take effect until one month after notice shall have been mailed by the Company to the last known address of the insured and assigns, if any, on record at the Home Office. Such loan may, in case of necessity, be deferred by the Company for not exceeding six months after the application therefor is made. The whole or part of a loan may be repaid at any time while the policy is in force.

In case this policy shall, according to its terms, become a reduced, paid-up, non-participating policy, its cash and loan value shall be the full reserve, less not to exceed one and one-half per cent of the amount insured thereunder.

The following table shows the values guaranteed under this policy, upon the assumption that premiums have been fully paid in cash for the completed years stated, except that any existing indebtedness to the Company, on account of this policy, will diminish said values, in the manner above stated. Values for intermediate periods, after the third year, will be proportionately adjusted.

TABLE A.

At End of	In Case of Lapse of Policy: 1st Automatic Paid-up Insurance	Or, 2nd, Extended Insurance on Application within three months: Years	Days	Loan or Cash Value	At End of	In Case of Lapse of Policy: 1st Automatic Paid-up Insurance	Or, 2nd, Extended Insurance on Application within three Months: Years	Days	Loan or Cash Value
3rd year	$ 540	2	147	$ 210	13th year	$3750	14	89	$1820
4th year	900	4	23	360	14th year	4030	14	256	2000
5th year	1260	5	267	510	15th year	4300	15	23	2190
6th year	1610	7	129	670	16th year	4550	15	101	2360
7th year	1930	8	281	820	17th year	4800	15	154	2540
8th year	2240	10	18	980	18th year	5030	15	184	2730
9th year	2560	11	66	1140	19th year	5260	15	194	2910
10th year	2860	12	57	1300	20th year	5480	15	187	3110
11th year	3160	12	360	1470	25th year	6490	14	320	4070
12th year	3460	13	247	1640	30th year	7330	13	261	5040

The values stated in the above table, at the end of each policy year, are mathematical equivalents, and are based on the full reserve on this policy, less a surrender charge which does not exceed one and one-half per cent of the amount insured by this policy, and decreases annually until the fourteenth year, after which there is no surrender charge. Values for other and later years will be furnished upon request.

Note—While any owner of this policy (either as beneficiary or by assignment) is a minor, no loan can be made by the Company except for the purpose of paying current premiums; and before the cash surrender value can be paid, the interest of such minor must be released by a duly appointed legal guardian.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFIT RIDER.

No. 99,999. AGE, 35.
AMOUNT $10,000. PREMIUM, $362.20.

Incorporated under the Laws of Illinois.
FEDERAL LIFE INSURANCE COMPANY, CHICAGO.
"Strong and Progressive."

HEREBY INSURES the life of *John Blank* (hereinafter known as the Insured) and agrees to pay *Ten Thousand* Dollars, to *Mary Blank, his wife, if living, otherwise to* the Insured's executors, administrators or assigns, upon receipt at its Home Office, in the City of Chicago, Illinois, of due proof of the death of the said Insured, and interest of claimant, this policy being then in force.

This policy is issued with the express understanding that the Insured may, provided that it has not been assigned, change the beneficiary or beneficiaries at any time during the continuance hereof by filing with the Company a written request, duly acknowledged, accompanied by this policy, such change to take place upon the endorsement of the same hereon by the Company. Without the consent of the beneficiary the Insured may receive every benefit, exercise every right and enjoy every privilege conferred on him by this policy.

OPTIONS OF SETTLEMENT AT END OF TWENTY YEARS.

FIRST.—Surrender this policy and receive *$5,661.50* plus any dividends then due and unpaid.

SECOND.—Surrender this policy and receive in lieu thereof a paid-up life policy for *$10,000* and receive any dividends then due and unpaid in cash.

THIRD.—Surrender this policy and receive in lieu thereof an annual income of *$440* for life, and receive any dividends then due and unpaid in cash.

This policy contains all the standard provisions required by the laws of *Illinois* and contains no provisions prohibited by such laws.

OPTIONS AND PROVISIONS.

PREMIUMS—WHEN AND WHERE PAYABLE.—All premiums, after the first, are due and payable at the Home Office of the Company in the City of Chicago or to suitable persons authorized to receive such premiums, at other places on or before the due dates, but only on the production of the Company's receipt therefor, signed by its Secretary or Assistant Secretary and countersigned by the authorized person to whom the payment is made. Although this contract is based on the receipt of premiums annually in advance, the renewal premiums may be paid in semi-annual or quarterly installments, in advance, the amount of which will be named by the Company on application. If any premium or part of a premium shall not be paid when due or within the period of grace, this policy shall become void, except as otherwise herein provided, without notice to any person interested.

In any settlement of this policy or of any benefit hereunder any indebtedness hereon will be first deducted including, in the case of a death claim, any unpaid balance of premium for the current policy year.

INCONTESTABILITY.—This policy shall be incontestable after two years from the date of issue except for non-payment of any premium and except for violation of its conditions in regard to military or naval service in time of war, provided, however, that if the age was misstated in the application, then the Company shall be liable for such an amount as the premium paid would have purchased at the correct age.

The Insured may serve in the militia in time of peace or for the purpose of preserving order in case of riot. Before engaging in military or naval service in time of war a written permit must be obtained by the Insured from the Company. Upon written request and payment of the extra premium charged therefor a written permit will be granted for military or naval service in time of war.

In case of the death of the Insured while engaged in military or naval service in time of war without such written permit having been obtained, the liability of the Company under this policy shall be limited to the reserve thereon at the time of the death of the Insured.

Should death occur as the result of any illegal act or from suicide, sane or insane, intentional or unintentional within two years from the date hereof, the liability of the Company shall be limited to the premiums actually paid hereon.

GRACE IN PAYMENT OF PREMIUMS.—A grace of one month (not less than thirty days) *without interest* will be allowed for the payment of any premium hereon except the first, and during such time this policy will continue in full force and effect.

AUTOMATICALLY NON-FORFEITABLE.—If any premium hereon shall not be paid when due or within the period of grace, prior request therefor having been made by the Insured, the Company shall charge the same as a loan with interest at six per centum per

annum against this policy, if the loan value specified on the third page herein be sufficient to cover such loan in addition to the existing indebtedness and accrued interest, otherwise the Company shall apply the available loan value to pay the premium for a proportionate period, and at any time while this policy is thus sustained in force the payment of premiums may be resumed without medical examination. This provision may be revoked by the Insured in writing at any time prior to default in premium payment.

DIVIDENDS.—This policy shall participate in the surplus of the Company and the proportion of surplus to which it may be entitled shall be provisionally calculated to the end of the third year and annually thereafter and dividends shall be apportioned therefrom at the end of *three years* and *annually* thereafter and at the request of the Insured may be used in any one of the following ways, viz.:

1. Applied to the payment of any premium or premiums, or

2. To purchase paid-up insurance payable at the same time and on the same conditions as this policy upon satisfactory evidence of good health, or

3. Left to accumulate to the credit of this policy with interest compounded annually at three and one-half per centum payable at the maturity of this policy but withdrawable at any time in cash upon thirty days' written notice to the Company, or

4. Received in cash.

In case no option is selected by the Insured the dividend shall be paid in cash.

PREMIUMS MAY BE PAID UP WITH SURPLUS.—Whenever at the end of any policy year, the surplus apportioned as herein provided is sufficient to prepay all premiums, no further premiums will be required.

SURPLUS TO BE PAID IN EVENT OF DEATH.—In event of the death of the Insured all surplus which has been apportioned as herein provided, and not withdrawn or applied, will be paid to the beneficiary in addition to the sum insured.

REINSTATEMENT.—At any time after any default, this policy will be reinstated upon written application therefor, subject to evidence of insurability satisfactory to the Company and also subject to any indebtedness existing against the policy at the date of default with interest thereon and the payment of past due premium with interest thereon at six per centum per annum.

ASSIGNMENT OF POLICY.—Any assignment hereof must be made in duplicate on blanks furnished by the Company. Both duplicates with the policy, must be sent to the Home Office, one to be there filed, the other attached to the policy, after which the policy will be returned. The claim of any assignee shall be subject to proof of interest, the Company assuming no responsibility for the validity of any assignment.

POLICY AND APPLICATION THE ENTIRE CONTRACT.—This policy and the application therefor taken together constitute the entire contract which cannot be varied nor any of its terms waived except

in writing endorsed hereon and signed by the President or Secretary of the Company at its Home Office, Chicago. The statements of the Insured, in the absence of fraud, shall be deemed representations and not warranties, and no such statements shall void the contract unless contained in said application.

No agent has authority to waive, modify or change any of the terms hereof or to deliver any policy contrary to its provisions or the agreements contained in the application herefor.

NON-FORFEITURE OPTIONS.—Upon default in the payment of any premium after three full years' premiums shall have been paid in cash and while this policy is in force the reserve value at date of default, computed according to the American Experience Table of Mortality with interest at three and one-half per centum (less a deduction in no case exceeding one per cent of the amount of the insurance hereunder and decreasing 1/10 of such deduction annually until the thirteenth year, after which there will be no such deduction), may be used at the option of the Insured in any one of the following ways (all of equal value) as set forth in the following table, provided there be no indebtedness against this policy.

OPTION 1.—Received in cash upon surrender of this policy before the expiration of the days of grace. (Column 1.)

OPTION 2.—Applied to the purchase of paid-up non-participating insurance on written request and the surrender of this policy before the expiration of the days of grace. (Column 2.)

OPTION 3.—Applied to the extension of this policy for its face amount as non-participating term insurance from the date to which premiums have been paid in cash without any further payments, and without the right to loans or cash surrender values. (Column 3.)

If no request has been made by the Insured for the extension of this policy under the automatic non-forfeiture provisions thereof, and if no option has been exercised by the Insured during the days of grace, this policy will be continued under Option 3.

CASH LOANS.—At any time after premiums for three years shall have been paid hereon, and while this policy is in full force, upon proper assignment thereof and execution of proper loan agreement by the Insured on forms furnished by the Company, the Company will loan on the sole security thereof with interest at six per centum per annum payable in advance to the end of the current policy year, the whole or any part of the loan value of the policy, as hereinafter set forth in Column 1, table below; provided that from such loan the Company will deduct any indebtedness hereon and any unpaid portion of the premium for the current policy year. Failure to repay any such loan or interest thereon shall not render this policy void unless the total indebtedness hereon shall equal or exceed the loan value at the time of such failure, nor until one month (not less than thirty days) after notice shall have been mailed by the Company to the last known address of the Insured and of the assignee, if any.

TABLE OF GUARANTEED VALUES.

After Premiums are Paid for	Column 1 Cash or Loan Values	Column 2 Insurance Paid Up for Life	Column 3 Full amount of this Policy Extended	
			Years	Days
3	$328 00	$ 830	3	266
4	564 10	1390	6	163
5	808 80	1980	9	61
6	1062 00	2530	11	268
7	1324 40	3090	14	14
8	1596 30	3660	16	20
9	1877 90	4210	17	290
10	2169 60	4760	19	109
11	2471 80	5300	20	225
12	2784 70	5840	21	286
13	3108 90	6390	22	309
14	3434 60	6890	23	288
15	3772 20	7410	24	267
16	4122 30	7930	25	277
17	4485 40	8480	26	340
18	4862 40	8960	28	150
19	5254 00	9470	30	216
20 Years	5661 50	10000	For	Life

The guaranteed values in the above table will be increased by the equivalent of the full reserve on any dividend additional hereon.

The values for the years not specified in the table will be the equivalent of the full reserve according to the above standard and will be furnished the Insured upon written request, this policy being then in force. Should there be any indebtedness hereon to the Company, the same will be deducted from the cash value and the amount of extended or paid-up insurance will be such as the reduced cash value will purchase at the net single premium rates. When the amount of extended insurance is so determined the term of extension shall be the same as if there were no indebtedness.

If the premiums on this policy be paid in quarterly or semi-annual installments, due allowance will be made in computing benefits for that portion of a year's premium paid in addition to the full number of years' premiums paid.

INSTALLMENT BENEFITS.—Without change of premium this policy, if not assigned, may be made payable in installments of a definite number or in continuous installments, as provided in the table on the following page.

MONTHLY INSTALLMENT PROVISION.—By request of the Insured in writing the proceeds of this policy payable as a death benefit may be made in 240 installments of $5.75 each for each $1,000 payable hereunder, the first one payable immediately upon receipt of due proofs of the death of the said Insured and one each on the first day of each succeeding month until 240 such installments shall have been paid. In case the beneficiary at the time of the death of the said Insured hereunder shall not live to receive all of the said installments the remaining installments shall be commuted on the basis of three and one-half (3½) per centum compound interest and paid in one sum to the estate of the said beneficiary.

This policy being for *$10,000* the monthly installments so payable hereunder would be *$57.50 each.*

THIS POLICY is issued in consideration of the application therefor, a copy of which is hereto attached and made a part hereof and in consideration of the payment of *Three Hundred Sixty-Two and 20/100* Dollars, payable in advance, and in further consideration of the payment of a like amount on the *seventeenth* day of *February* in each and every year for nineteen years, or until the prior death

of the Insured. The first year's insurance under this policy is term insurance.

FREEDOM OF TRAVEL AND RESIDENCE.—This policy is absolutely free from restrictions as to residence, travel or place of death.

In Witness Whereof, THE FEDERAL LIFE INSURANCE COMPANY has caused this policy to be executed by its President and Secretary, at Chicago, Illinois, this *seventeenth* day of *February*, A. D. 1916.

ISAAC MILLER HAMILTON, *President.*

C. S. RANNELLS, *Secretary.*

TABLE OF INSTALLMENTS

[illegible]

[illegible] The values in the above table are the full values according to the American Experience Table of Mortality with [illegible] at three and one-half (3½) per cent per annum.

FEDERAL LIFE INSURANCE COMPANY

TOTAL DISABILITY SUPPLEMENT.

Attached to and a part of Policy No. 99999.

In consideration of the payment of the *annual* premium of *Three and 20/100* dollars in advance and the payment of a like sum on or before the *seventeenth* day of *February* in every year while this supplement is in force it is agreed as follows:

PREMIUM PAID BY COMPANY IF INSURED IS TOTALLY DISABLED.

After premiums shall have been paid for one year on the policy to which this is attached and of which it is a part and before default in the payment of any subsequent premium thereon, if the insured shall furnish due proof of total permanent disability by bodily injuries or disease, and that he will be continuously and wholly prevented thereby, for life, from pursuing any and all gainful occupations, the Company, by an endorsement in writing upon said policy, will agree to pay annually for the insured the premiums, if any, which shall thereafter become payable during the continuance of such total disability, provided such proof shall be furnished to the Company before the insured shall attain the age of sixty years. In any such case the premium so paid shall not be a lien on said policy or charge against the insured, and the cash loans and values of said policy in the table on the third page thereof shall increase in the same amounts as if the premiums were being paid by the insured. If, however, the insured shall recover so as to be able to engage in any gainful occupation during the premium paying period, the Company's obligation to pay the premiums shall cease and the insured shall resume payment of premiums in accordance with said policy on the first due date following such recovery.

Dated this *seventeenth* day of *February*, 1916.

C. S. RANNELLS,
Secretary.

The service of an agent or attorney is unnecessary in the adjustment of any claim hereunder.

Time and expense can be saved by writing direct to the Company's Home Office in Chicago.

APPLICATION

6. I agree that no statements, promises, representations, notice or information made or given by or to the persons soliciting or taking this application or by or to any other person shall be binding on said Federal Life Insurance Company or in any manner affect its rights unless the same be reduced to writing, made a part of this application and approved in writing by the President, Vice-President or Secretary of said Company.

7. A. I have paid Mr..... $....., the first..... premium on the policy applied for on the condition that if the risk is not assumed by the Company the same is to be returned in accordance with the provisions of Conditional Receipt No. ..... which I have accepted subject to the provisions thereof.

I hereby certify that before signing I read each and all of the questions, answers, statements and agreements above set forth.

MEDICAL EXAMINER'S FORM

I hereby authorize any physician to disclose to the said Federal Life Insurance Company, its successors or assigns, any facts or information communicated to him or acquired by him as my physician or in any other manner; and I expressly waive any and all provisions of law now existing, or that may hereafter exist, exempting or prohibiting any physician from disclosing any facts acquired in a professional capacity or otherwise, or rendering any such physician incompetent as a witness.

I agree that each and all of the statements and answers con-

tained in this application, consisting of Parts I and II, are full, true and complete in every respect, and are offered to said Company as a consideration for a contract of insurance, which shall not take effect until the policy shall have been actually delivered to me and the first premium shall have been actually paid during my life and while I am in good health.

I further agree, that any distribution of surplus or dividends on any policy issued hereunder, shall be in accordance with the plan and method then in use by said Company for such distribution, and its determination of any and all distributions under said policy shall be and hereby is ratified and accepted by me and by and for every person who shall have or claim any interest under said policy.

In case any premium shall not be paid when due I hereby authorize the Company to charge the same as a loan against the policy according to its terms, unless otherwise requested by me in writing prior to the due date of such premium.

I hereby certify that before signing I have read each and all of the above questions, statements, answers and agreements in this Part II of my application.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99,999. AGE 35.
AMOUNT, $10,000. PREMIUM, $375.10.

THE FIDELITY MUTUAL LIFE INSURANCE COMPANY

PHILADELPHIA, PENNSYLVANIA

Face Amount — **Agrees to Pay** *Ten Thousand* Dollars which may be INCREASED BY THE APPLICATION OF SURPLUS in accordance with the agreements contained in Section 1, hereof, to *Mary Doe, wife of the insured* (With * * * the right on the part of the insured to change the beneficiary as provided in Section 4) upon receipt, at its Head Office, of this policy duly discharged and of due proof of the death, while this policy is in force, of *John Doe.*

Beneficiary

Insured

Income if Disabled — If the insured, before attaining age 60, become wholly and permanently disabled, the Company agrees to pay *One Thousand Dollars* per annum to the insured, subject to all the terms and conditions contained in Section 6 hereof.

BENEFITS AND PROVISIONS OF THIS POLICY.

Premium — This contract is made in consideration of the application of the above-named insured, a copy of which is attached hereto and made a part hereof, and the payment to said Company on the delivery of this policy of *Three Hundred-Seventy-five and 10/100* Dollars and a like sum at or before twelve o'clock, noon, on each *First* day of *June* thereafter until twenty full years' premiums shall have been paid or until the prior death of the insured.

Premium Date

Section 1. PARTICIPATION IN SURPLUS—DIVIDENDS

This policy shall participate in the surplus of the Company annually. Upon payment of the second year's premium and at the end of the second and each subsequent policy year while this policy is in force, the Company will determine and apportion the divisible surplus accruing hereon. Such surplus will be applied in any one of the following methods which may be requested in the application, and such method may be changed by the insured or assigns at the end of any policy year; if no choice is made, the third method will be employed.

First.—PAID IN CASH, or

Second.—Applied to the PAYMENT OF ANY PREMIUM OR PREMIUMS, or

Third.—Applied to the PURCHASE OF PARTICIPATING PAID-UP INSURANCE ADDITIONS hereto, which may be surrendered at any time for a cash value not less than the original cash dividend, or

Fourth.—LEFT TO ACCUMULATE to the credit of this policy, at such rate of interest as the Company may declare on such funds, but not less than 3%, compounded and credited annually, and payable at the maturity of this policy or withdrawable in cash at any anniversary of the policy, or

Fifth.—DIVIDENDS MAY BE APPLIED UNDER THIRD AND FOURTH METHODS TO MAKE POLICY FULLY PAID-UP. Whenever the cash value of this policy, including the cash value of any dividend additions under Method Three and of any sums held under Method Four, equals or exceeds the net single premium calculated on the same basis as the premium on this policy for a policy giving the same rights, privileges and benefits, at the then attained age of the insured, the Company on any anniversary of the policy thereafter, upon the written request of the insured or assigns, will endorse the policy as a fully paid-up, participating policy, and will pay in cash the excess, if any, of said cash value over said single premium, and thereafter no further payment of premiums will be required.

Section 2. POLICY LOANS.

At any time after three full years' premiums shall have been paid and while this policy is in force the Company will advance upon proper assignment of this policy and upon the sole security thereof, a sum which, together with interest to the end of the current policy year and any unpaid portion of the premiums for the current policy year and all other indebtedness hereon to the Company, shall not exceed the cash surrender value of this policy at the end of the current policy year. Interest on such advances will be at the rate of 6% per annum, payable annually on the premium date specified on first page hereof, and any interest not paid when due shall be added to the principal and bear interest at the same rate. Any advance with accrued interest may be repaid in whole or in part at any time while this policy is in force. The granting of any advance may be deferred by the Company for a period not exceeding ninety days after receipt of application therefor, unless the advance be solely for the purpose of paying premiums on policies in the Company.

Failure to repay any such advance or to pay interest thereon shall not avoid this policy unless the total indebtedness hereon to the Company shall equal or exceed the cash value at the time of such failure, nor until thirty-one days after notice shall have been mailed by the Company to the last known address of the person to whom the advance was made and of the insured and of the assignee, if any, of record at the Head Office of the Company.

Section 3. BENEFITS ON SURRENDER OR LAPSE

After three full annual premiums shall have been paid, the insured or assigns, at any time within three months after any default in payment of premium, but not later, may surrender this policy.

(a) For its CASH SURRENDER VALUE less any indebtedness to the Company hereon, or

(b) For PARTICIPATING PAID-UP INSURANCE payable at the same time and under the same conditions as this policy, with the right to loans and cash surrender values computed in accordance with the "Basis of Values" provision, or

(c) If the policy be not surrendered as above, the insurance shall be AUTOMATICALLY CONTINUED for the face amount of this policy, plus any dividend additions and less any indebtedness hereon, for such a term as is hereinafter provided, but without the right to participation in surplus or loans.

BASIS OF VALUES.—The cash surrender value shall be at least equal to the entire reserve on this policy at date of default plus the reserve on any paid-up additions thereto, and any dividends standing to the credit of this policy, less a surrender charge during the first twenty years only, not exceeding 2½% of the sum insured. The reserve shall be computed upon the American Experience Table of Mortality with interest at 3½%, and on the Select and Ultimate Basis which assumes that the rates of mortality during the first five policy years will be the following percentages of the rates shown by the American Experience Table, to wit: first insurance year 50%, second insurance year 65%, third insurance year 75%, fourth insurance year 85%, and fifth insurance year 95%. The payment of the surrender value in cash may be deferred for not exceeding ninety days after receipt of application therefor.

The amount of paid-up insurance, or the term for which the insurance will be continued, shall be such as the cash surrender value less any indebtedness to the Company hereon will purchase as a net single premium at the age of the insured at date of default, according to the American Experience Table of Mortality and interest at 3½%.

TABLE OF GUARANTEED LOAN AND SURRENDER VALUES
PER $1.000 INSURANCE

After Policy has been in Force	Loan or Cash Value per $1,000 of Insurance	Paid-up Insurance per $1,000 of Insurance	Face Amount of Policy Continued for	
			Years	Months
3	$ 47	$120	5	5
4	69	172	8	0
5	92	224	10	6
6	115	274	12	9
7	139	326	14	8
8	165	378	16	7
9	191	428	18	1
10	218	478	19	5
11	247	530	20	7
12	278	584	21	9
13	310	636	22	9
14	344	692	23	10
15	379	745	24	10
16	413	795	25	10
17	448	843	26	9
18	484	891	28	2
19	522	942	30	2
20 YEARS	567	Full	paid	

This table shows the maximum values at end of policy years if premiums have been paid in full for the number of years stated and if there are no dividends due and payable nor any indebtedness to the Company under this policy.

Paid-up insurance additions or dividends left to accumulate will increase the values stated in this table and any indebtedness will reduce these values.

The loan obtainable at the end of any given year may be secured during that year if the premium for the entire year has been paid.

Values not stated will be computed on same basis and furnished on request.

Section 4. MISCELLANEOUS BENEFITS AND PROVISIONS.

CHANGE OF BENEFICIARY.—When the right of revocation has been reserved, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the insured, while this policy is in force and if there be no existing assignment, may designate a new beneficiary, with or without reserving right of revocation by filing written notice thereof with the Company accompanied by this policy for suitable endorsement. Such change shall take effect when endorsed on the policy by the Company, and not before. If any beneficiary shall die before the insured, the interest of such beneficiary shall vest in the insured, unless otherwise expressly specified in this policy.

PAYMENT OF PREMIUMS.—Every premium is due and payable at the Head Office of the Company in the City of Philadelphia, but may be paid to an authorized agent of the Company on or before the date when due upon delivery of a receipt signed by the President and Treasurer of the Company and countersigned by said agent. The premiums are payable annually in advance, but by request in writing, and not otherwise, may be made payable in semi-annual or quarterly instalments.

DAYS OF GRACE.—A grace of thirty-one days will be granted for the payment of every premium after the first, during which time the insurance shall continue in force. If the insured shall die within the days of grace, the amount of such premium together with any unpaid instalments of premium for the current policy year will be deducted from the amount payable hereunder. Except as herein provided, the payment of a premium or instalment thereof shall not maintain this policy in force beyond the due date of the next premium or instalment of premium. Upon default in the payment of any premium or premium obligation, this policy shall immediately cease and determine and become void, and all premiums previously paid shall be forfeited to the Company except as provided in Section 3.

REINSTATEMENT.—This policy may be revived at any time after default in payment of premium, unless surrendered for cash, upon production of evidence of insurability satisfactory to the Company and the payment of all over-due premiums and the payment or reinstatement of any other indebtedness to the Company upon this policy, with interest at a rate not exceeding 6% per annum.

ASSIGNMENT.—Any assignment of this policy must be made in duplicate, and no assignment of this policy shall be binding upon the Company until it be filed with the Company at its Head Office. The Company assumes no responsibility as to the validity of any assignment.

INCONTESTABILITY.—This policy and the application therefor, a copy of which is attached hereto, constitute the entire contract between the parties. The contract shall be incontestable after two years from its date of issue except for non-payment of premiums or for violation of the conditions relating to military or naval service in time of war; subject, however, in case of misstatement of age, to an adjustment at any time of the insurance proportionate to the premium at the true age. In case of self-destruction, whether sane or insane, within two years from date of this policy, the liability of the Company under this policy shall be limited to the return of the premiums paid hereon without interest. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy or be used in defense to a claim hereunder unless it is con-

tained in the written and printed application and a copy of such application is attached to the policy when issued.

RESIDENCE AND TRAVEL.—There are NO RESTRICTIONS under this policy as to residence or travel.

OTHER PROVISIONS.—Any indebtedness to the Company on account of this policy shall be deducted from any settlement hereunder and any unpaid instalments of the premium for the current policy year of the death of the insured shall be an indebtedness to the Company.

No agent is authorized to make, modify or discharge contracts, or to waive forfeitures, or extend the time for paying a premium.

All benefits under this policy are payable at the Head Office of the Company in Philadelphia, Pennsylvania.

The insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the insured by this policy.

The expense of management shall not exceed, excluding the first policy year, the net premium loading, plus any taxes imposed by law.

Except when this policy is valued on the Select and Ultimate Basis as herein provided, the insurance hereunder for the first year is term insurance, and upon payment of the second and subsequent annual premiums the policy is continued as a nineteen payment life policy at an age one year greater than the actual age of issue.

MILITARY OR NAVAL SERVICE.—If within five years from the date of this policy the insured shall engage in any military or naval service in time of war, the liability of the Company in event of the death of the insured while so engaged, or within six months thereafter, shall be limited to the return of the premiums paid hereon, exclusive of any extra premium paid for military or naval service, less any indebtedness to the Company hereon; unless before engaging in such service or within one month (of not less than thirty days), or at the time of paying the first premium due hereon, if the insured shall be then so engaged, the insured shall pay to the Company at its Head Office such extra premium as may be required by the Company, and in like manner shall pay annually thereafter on each anniversary of this policy or within one month (of not less than thirty days), while the insured shall continue to be so engaged, such extra premium as may be required by the Company. Within one year after the termination of the war the Company will return such portion of the extra premiums as in its judgment will not be required to cover the extra hazard. Military or naval service by the insured in time of war at any time while this policy is in force, shall wholly and permanently invalidate any provision contained in this policy for total and permanent disability benefits.

Section 5. OPTIONAL MODES OF SETTLEMENT

If this policy be not assigned, the insured, or in case the insured shall not have done so, the beneficiary after the insured's death may, by written notice to the Company at its Head Office, make the proceeds of this policy payable to the beneficiary under one of the options set forth on the fourth page hereof instead of in one sum. Said options are a part of this policy.

Section 6. TOTAL AND PERMANENT DISABILITY BENEFITS

After the premium for one full year shall have been paid hereunder, and prior to default in payment of any subsequent premium, upon receipt by the Company at its Head Office of due proof, prior to insured's attaining age 60, of total and presumably permanent blindness, or of the severance at or above the wrist of both entire hands, or of the severance at or above the ankle of both entire feet, or of the severance at or above the wrist or ankle respectively

of one entire hand and one entire foot of the insured hereunder, or that the said insured has become so disabled by bodily injury or disease that he is, and presumably will be, permanently and continuously prevented thereby from engaging in any occupation whatsoever for remuneration or profit, the Company agrees to grant the following disability benefits:

1. The Company shall waive the payment of each premium as it thereafter becomes due.

2. In addition to waiving the payment of premiums as aforesaid, the Company, one year after the receipt of proof of such disability, shall pay to the insured *One Thousand* Dollars and a like amount annually thereafter until insured's death or the maturity of this policy under the provisions of Section 7 hereof.

3. The benefits payable under this policy, at death of the Insured or maturity as endowment, shall NOT BE DECREASED by reason of the aforesaid waiver of premiums and disability payments, and the benefits provided in Sections 2 and 3 on second page hereof shall INCREASE and DIVIDENDS SHALL BE PAID in the same manner as if the said disability benefits had not been granted.

RECOVERY FROM DISABILITY.—The Company after accepting proof of disability under this Section may demand of the insured at any time thereafter, but not oftener than once a year, proof of the continuance of such disability and upon failure to furnish such proof, or if it appear that the insured has become able to engage in any occupation whatsoever for remuneration or profit, no further premiums shall be waived and no further disability payments shall be made by the Company.

DISCONTINUANCE.—The Disability Benefit provisions shall not apply to paid-up or extended insurance granted under this policy. Upon written request by the insured, accompanied by this policy for endorsement, the provision for disability benefits may be discontinued. If so discontinued, or if the insured engage in military or naval service in time of war, the premiums thereafter payable hereon prior to age 60 will be reduced by $22.20 yearly, being the additional premium for such disability benefits. Non-payment of the said additional premium will avoid the provisions respecting disability and the benefits secured thereby.

Section 7. MATURITY AS ENDOWMENT.

After twenty full years' premiums shall have been paid the insured may continue thereafter to pay the annual premiums, as aforesaid, until such time as the additional premiums, with interest at the rate of 3% per annum, compounded annually, together with the reserve upon this policy and upon any paid-up additions hereto, shall equal the face amount hereof, at which time the Company will, upon surrender of this policy and all paid-up additions, pay to the insured said face amount in cash. If the insured shall continue the payment of premiums after twenty years as herein provided, and there are no paid-up additions hereto, this policy will mature as an endowment on the *first* day of *February*, 1945, and prior thereto if there are any paid-up additions. If the insured shall die before the maturity of this policy as an endowment as herein provided, all such additional premiums paid, with interest thereon at the rate of 3% per annum, compounded annually, shall be paid to the beneficiary hereunder in addition to the sum insured. If the policy be surrendered for its cash value, in accordance with Section 3, after twenty annual premiums shall have been paid and before maturity as an endowment, the additional premiums paid, with interest thereon at the rate of 3% per annum, compounded annually, will be paid in addition to said cash value.

Executed this *first* day of *June*, 1917, at the Head Office of the Company in Philadelphia, Pennsylvania.

CHAS. G. HODGE, *Secretary.* WALTER LEMAR TALBOT, *President.*

OPTIONAL MODES OF SETTLEMENT.

(Referred to in Section 5)

If notified in writing as provided in Section 5 hereof, the Company shall issue, upon receipt of due proof of insured's death, in exchange for this policy, a certificate evidencing the rights and benefits of the beneficiary under one of the following options:

OPTION 1. PROCEEDS LEFT AT INTEREST.—The proceeds of this policy, or any part thereof, may be left with the Company subject to withdrawal in whole or in part at any time on demand in sums of not less than one hundred dollars. The Company shall pay interest annually on the sum so left with it at such rate as it may each year declare thereon, not less, however, than 3% per annum. Upon the death of a beneficiary, the sum then remaining with the Company, together with any interest accrued thereon to the date of such death, shall be paid to the executors, administrators or assigns of said beneficiary, unless otherwise agreed in writing.

OPTION 2. INSTALMENTS CERTAIN.—The proceeds of this policy shall be paid in equal annual, or semi-annual, or quarterly, or monthly instalments for a period of from two to twenty-five years, as may be agreed; the amount of each instalment shall be in accordance with the instalment table on this page.

OPTION 3. CONTINUOUS INSTALMENTS.—The proceeds of this policy shall be paid in equal annual, or semi-annual, or quarterly, or monthly instalments for a fixed period of twenty years and for as many years thereafter as the beneficiary shall live. The amount of each instalment shall be determined by the age of the beneficiary when the first instalment shall be due and payable and in accordance with the instalment table on this page. If this option be selected, the Company will require satisfactory evidence of the age of the beneficiary.

The first instalment provided under Options 2 and 3 shall be payable immediately upon receipt of due proof of insured's death.

The instalments payable under Options 2 and 3 must be at least $50.00 when paid annually, $25.00 when paid semi-annually, $15.00 when paid quarterly, and $10.00 when paid monthly, otherwise Options 2 or 3 cannot be exercised, and the total of the fractional payments each year shall be equal to the annual instalment provided for by the table.

In the event of the death of a beneficiary, any unpaid instalments under Option 2, or any unpaid instalments for the fixed period of twenty years only under Option 3, shall be commuted at 3% per annum, compounded annually, and, unless otherwise agreed in writing, shall be paid in one sum to the executors, administrators or assigns of such beneficiary.

The instalments under Options 2 and 3 are based upon an assumed interest earning of 3%, but if for any year the Company shall declare upon the commuted value of any unpaid instalments an interest rate greater than 3%, such excess interest will be paid in addition to the instalment for that year, but under Option 3, the instalments for the fixed period of twenty years only shall be not increased.

Unless the insured shall otherwise specifically direct in writing filed with the Company at its Head Office, the certificate issued under any option may be assigned or surrendered to the Company at any time for the then present value of all payments yet to be made, computed at 3% per annum, compounded annually; provided that no such surrender and commutation will be made under Option 3, except as to the instalments payable during the fixed period of twenty years only.

If there be more than one designated beneficiary, the proceeds of the policy, unless otherwise therein specifically provided, shall be considered as divided into as many equal parts as there are beneficiaries, and shall be credited and paid to each beneficiary severally.

Settlement shall not be made under the aforesaid Optional Modes if payment is to be made to the estate of the insured, to a corporation, association or co-partnership, nor if the proceeds payable in one sum hereunder are less than one thousand dollars.

INSTALMENT TABLE REFERRED TO IN OPTION 2

Number of Annual Instalm'ts	Annual Instalment Per $1,000 Insurance	Number of Annual Instalm'ts	Annual Instalment Per $1,000 Insurance	Number of Annual Instalm'ts	Annual Instalment Per $1,000 Insurance
2	$507 39	10	$113 82	18	$70 59
3	343 23	11	104 93	19	67 78
4	261 19	12	97 54	20	65 26
5	211 99	13	91 29	21	62 98
6	179 22	14	85 95	22	60 92
7	155 83	15	81 33	23	59 04
8	138 31	16	77 29	24	57 33
9	124 69	17	73 74	25	55 76

INSTALMENT TABLE REFERRED TO IN OPTION 3

Age of Benefic'ry at death of Insured	Annual Instalment Per $1,000 Insurance	Age of Benefic'ry at death of Insured	Annual Instalment Per $1,000 Insurance	Age of Benefic'ry at death of Insured	Annual Instalment Per $1,000 Insurance
10 & Under	$39 52	31	$45 39	52	$57 98
11	39 70	32	45 82	53	58 56
12	39 89	33	46 27	54	59 33
13	40 08	34	46 74	55	59 97
14	40 28	35	47 23	56	60 58
15	40 49	36	47 73	57	61 17
16	40 71	37	48 26	58	61 72
17	40 94	38	48 80	59	62 24
18	41 18	39	49 36	60	62 71
19	41 43	40	49 95	61	63 15
20	41 69	41	50 55	62	63 54
21	41 96	42	51 17	63	63 89
22	42 24	43	51 81	64	64 19
23	42 53	44	52 46	65	64 45
24	42 84	45	53 12	66	64 67
25	43 16	46	53 80	67	64 85
26	43 49	47	54 50	68	64 99
27	43 84	48	55 19	69	65 09
28	44 21	49	55 89	70 & Over	65 16
29	44 59	50	56 59		
30	44 98	51	57 29		

NOTICE.

It is not necessary for the insured or beneficiary to employ an attorney or any other person in collecting the insurance under this policy, or in receiving any of the benefits it provides. Time and expense will be saved by writing direct to the Head Office of the Company, 112-116 North Broad Street, Philadelphia, Pa.

APPLICATION.

I hereby agree as follows: (1) That only the executive officers at the Head Office of the Company in Philadelphia, Pa., have authority to determine whether or not a policy of insurance shall be issued on any application; (2) That no statement made to or by any agent, medical examiner or any other person shall be taken or considered as having been made to or brought to the notice or knowledge of the Company or as charging it with any liability by reason thereof, unless contained in Parts I or II of this application; (3) That if the first premium on the insurance hereby applied for is not paid in full at the time of making this application there shall be no liability on the part of the Company under this application unless nor until a policy shall be issued and delivered to me and the first premium thereon paid during my lifetime and continued good health; (4) That if such first premium is paid in full to the said Company's agent at the time of making this application the insurance (subject to the Company's regular form of policy for the plan applied for) shall be effective from the date of the medical examination therefor as shown by Part II of this application, upon approval of this application by an executive officer of the Company at its Head Office; (5) That the executive officers herein referred to are the President, Vice-President, Secretary and Treasurer.

MEDICAL EXAMINER'S FORM.

I hereby certify that I have carefully read all of the above statements and answers; that each is written correctly as made by me and is full, complete and true. I hereby agree that the several answers, statements and agreements contained in this application consisting of Parts I and II, on separate sheets, shall be the basis of and a part of the consideration for the contract of insurance, and that this application and any Policy issued hereon shall constitute the entire contract. I hereby expressly waive, on behalf of myself and of any person who shall have or claim any interest in any Policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired, and I hereby authorize any such physician or other person to disclose any and all such knowledge or information.

20 PAYMENT LIFE NONPARTICIPATING POLICY WITH DISABILITY BENEFITS.

No. *99,999.* AGE *35*
AMOUNT, *$10,000.* PREMIUM, *$309.20*

THE FRANKLIN LIFE INSURANCE COMPANY
SPRINGFIELD, ILLINOIS.

HEREBY PROMISES AND AGREES TO PAY *Ten Thousand Dollars,* the principal sum insured, upon receipt of due proofs of the death of *Benjamin Franklin,* the Insured, to *Deborah Franklin (wife of the Insured) as Beneficiary,* subject to the terms and provisions hereinafter contained.

This Insurance is Granted in consideration of the application herefor, which is hereby made a part of this contract and of the payment in advance of *Three Hundred Nine and 20/100* Dollars, being the premium to provide term insurance for one year from *June 1st,* 19*17,* to *June 1st,* 19*18,* which is the first Policy Year, and of the further payment in advance of the *Annual* renewal premium of *Three Hundred Nine and 20/100* Dollars on or before the *First* day of *June* in every year thereafter until renewal premiums for nineteen years shall have been paid, or until the prior death of the Insured.

A Grace of One Month (without interest charge) will be allowed for the payment of renewal premiums, during which month this Policy will remain in full force.

STATE OF ILLINOIS—INSURANCE DEPARTMENT.

Springfield, *June 1,* 1917.

This Policy is Registered; and Approved Securities, equal in value to the Legal Reserve hereon, are held in Trust by this Department.

.....
Insurance Superintendent.

Renewal Premiums may be paid Annually, Semi-Annually or Quarterly, in advance, in accordance with the Company's table of rates applicable hereto, and the Insured may change from one to another of such modes of payment upon written request therefor to the Home Office of the Company.

Premiums must be paid at the Home Office of the Company in the City of Springfield, Illinois, or to a designated collector, but in any case only in exchange for the Company's receipt therefor, signed by the President or Secretary, and countersigned by such collector.

Failure to pay when due any premium or any note given therefor, shall cause this Policy to cease and determine except as herein provided, and all payments made thereon shall remain the property of the Company.

This Policy is Automatically Non-Forfeitable, as follows: If any renewal premium due after the second policy year is not paid

before the expiration of the month of grace herein allowed, this Policy will, without action of the Insured or payment of further premiums, continue as non-participating paid-up term insurance for the principal sum insured, but without loan or surrender values, as follows:

1. If there is no indebtedness to the Company hereon, the insurance will be for the term specified in Column 1 of the table on the third page hereof, such term to be reckoned from the due date of the unpaid premium.

In lieu of such term insurance, upon the Insured's written request and legal surrender of this Policy within one month from the due date of the unpaid premium, the Company will

(a) Issue a non-participating paid-up life policy for the amount specified in Column 2 of said table, or,

(b) Pay the cash value specified in Column 3 of said table, provided that the payment of the same may be deferred by the Company for a period not exceeding three months from date request is received.

2. If there is any indebtedness to the Company hereon, such indebtedness shall be deducted from the net value of the term insurance provided for in paragraph 1 above, computed according to the American Experience Table of Mortality with interest at the rate of 3½% per annum, and the insurance will be for such term, reckoning from the due date of the unpaid premium, as the excess of such net value over the indebtedness will purchase at the Insured's then attained age at net single premium rates by the mortality table and interest rate aforesaid.

In lieu of such term insurance, upon the Insured's written request and legal surrender of this Policy within one month from the due date of the unpaid premium, the Company will

(a) Issue a non-participating paid-up life policy for such amount as the excess above referred to will purchase at the Insured's then attained age at net single premium rates by the mortality table and interest rate aforesaid, or

(b) Pay the cash value specified in Column 3 of the table on the third page hereof, less such indebtedness, provided that the payment of the same may be deferred by the Company for a period not exceeding three months from date request is received.

If this Policy has become paid-up for life, the Company will pay the cash value of the same (less any indebtedness to the Company hereon) at any time upon the Insured's written request and legal surrender of this Policy, provided that payment may be deferred by the Company for a period not exceeding three months from date request is received.

This Policy may be reinstated (unless previously surrendered) at any time after default in the payment of any renewal premium, provided the Insured applies therefor on the Company's form and furnishes evidence of insurability satisfactory to the Company and pays in cash all past due premiums with interest thereon at the rate of 5% per annum from date when due; and provided also, that any indebtedness hereon to the Company at date of default with interest thereon to date of reinstatement shall be a first lien against this Policy.

This Policy is unrestricted as to travel, residence, occupation and cause of death, except as follows: If within one year from date of issue the Insured (whether sane or insane) shall die by self-destruction, the Company shall pay the amount of the premium received hereon and no more; if within ten years from date of issue the Insured shall engage or take part in any military or naval service in time of war, the Company shall be liable for the amount of the reserve hereon and no more, unless the Insured within one month after engaging or taking part in such service shall give written notice thereof to the Company at its Home Office and shall pay when required such extra premiums as may be charged by the Company for such extra risk.

This Policy is incontestable after one year from date of issue except for failure to pay premium when due or violation of above mentioned conditions regarding military or naval service in time of war.

Change of Beneficiary: The Insured may change any designated Beneficiary at any time during the continuance of this Policy, subject to the written consent of the Assignee, if any, by filing with the Company a written request accompanied by this Policy, such change to take effect upon the endorsement of the same on the Policy by the Company, whereupon all interest of the former Beneficiary shall cease. If no Beneficiary shall survive the Insured the Policy shall be payable to the Insured's Executors, Administrators or Assigns.

Instalment Privilege: The Insured may change the mode of payment of the principal sum insured under this Policy, if it is not assigned, from payment in one sum to payment by instalments as provided on the fourth page hereof.

The Insured is entitled to cash loans on the sole security of this Policy at any time after the first policy year if no premium is in default. The aggregate loans hereunder shall not exceed the sum stated in Column 3 of the table below for the end of the current policy year. A proper loan agreement and assignment of the Policy must be executed on forms provided by the Company, and the Policy deposited with the Company, or the amount of the loan endorsed hereon by the Company. Any unpaid balance of the premium for the current policy year shall be deducted by the Company in the adjustment of the loan. Interest shall be at the rate of 6% per annum, payable in advance to the end of the current policy year and annually in advance thereafter. The granting of any loan hereunder, unless such loan is entirely for the purpose of paying premiums under this Policy, may be deferred by the Company for a period not exceeding three months from date of receipt of application for such loan. Failure to pay any loan or interest thereon shall not void this Policy unless the total indebtedness hereon to the Company shall equal or exceed the loan value of this Policy, nor until one month after notice shall have been mailed by the Company to the last known address of the Insured and of the Assignee, if any.

TABLE OF LOAN AND NON-FORFEITURE VALUES.

At the End of	Col. 1 Term of Continued Insurance		Col. 2 Paid-up Life Insurance	Col. 3 Cash or *Loan Value	At the End of	Col. 1 Term of Continued Insurance		Col. 2 Paid-up Life Insurance	Col. 3 Cash or *Loan Value
	Yrs.	Mos.				Yrs.	Mos.		
2nd Policy Year	2	4	$ 530	$ 210	12th Policy Year	21	9	$5870	$2790
3rd " "	4	10	1090	420	13th " "	22	9	6390	3100
4th " "	7	6	1630	650	14th " "	23	9	6910	3430
5th " "	10	..	2170	880	15th " "	24	8	7420	3770
6th " "	12	5	2710	1130	16th " "	25	8	7940	4120
7th " "	14	7	3240	1380	17th " "	26	10	8450	4480
8th " "	16	5	3770	1640	18th " "	28	4	8970	4860
9th " "	18	..	4300	1910	19th " "	30	6	9480	5250
10th " "	19	5	4830	2190	20th " "	Paid-up for Life			5660
11th " "	20	8	5350	2490					

*Loan Value is available at any time during the Policy Year stated, if premium is paid to end of such year.

In case of default in the payment of a premium due at an intermediate period the non-forfeiture values will be computed on the

same basis as the corresponding values for the end of the Policy Year last expired. The values shown in this Table are equivalent to the entire reserve less an amount not exceeding 2½% of the amount insured and the cash value is not less than the value of the continued insurance. If this policy continues after the 20th policy year, cash and loan values will be equivalent to the entire reserve; figures will be furnished on request to the Home Office of the Company.

GENERAL PROVISIONS.

(1) Only the President or Secretary has power in behalf of the Company (and then only in writing) to make or modify this or any contract of insurance, or to extend the time for paying any premium, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any agent or person other than the above.

(2) If the age of the Insured is misstated, the amount payable hereunder shall be such as the premium paid would have purchased under this Policy at the true age of the Insured.

(3) This Policy is non-participating and therefore does not participate in the Company's surplus nor in profits or dividends earned or apportioned by the Company.

(4) No assignment of this Policy shall be binding upon the Company unless filed in duplicate at the Home Office, one to be retained by the Company and the other to be returned. The Company assumes no responsibility for the validity of any assignment.

(5) This Policy is payable at the Home Office of the Company in Springfield, Illinois. Before any amount shall be paid hereunder, proof of the interest of the claimant must be furnished and any indebtedness hereon to the Company, including the amount, if any, necessary to complete the premium for the current Policy Year, must be settled.

(6) The reserve basis of this Policy is the American Experience Table of Mortality with interest at the rate of 3½% per annum, computed according to the preliminary term method prescribed by the law of Illinois.

(7) This Policy and the Application herefor (a copy of which application is attached hereto) constitute the entire contract between the parties hereto. All statements made by the Insured shall in the absence of fraud be deemed representations and not warranties, and no such statement shall void the Policy unless it is contained in such application.

In Witness Whereof, The Franklin Life Insurance Company has caused this Policy to be signed by its President and Secretary, and countersigned by its Actuary, at Springfield, Illinois, this *First* day of *June*, 19*17*.

HENRY ABELS, Secretary.

GEORGE B. STADDEN, President.

Countersigned

A. G. PORTCH, Actuary.

Instalment Benefits

commuted value to the Payee's Executors or Administrators.

Any annual instalment may be made payable in semi-annual, quarterly or monthly parts equal respectively to one-half, one-quarter or one-twelfth of the annual instalments.

The following tables show the annual instalment payable in lieu of $1000 payable in one sum. They will apply pro rata according to the amount payable in one sum under this Policy.

Limited Instalments.

Annual instalments limited the number stated.

Number of Annual Instalments	Amount of each Annual Instalment
2	$508.00
3	344.00
4	263.00
5	214.00
10	116.00
12	100.00
15	84.00
20	68.00
25	58.00
30	52.00

Continuous Instalments.

Twenty annual instalments at least to be paid, and if Payee survives such twenty years the annual instalments to continue to be paid during Payee's life

Age of Payee (last birthday) on policy becomes payable	Amount of each Annual Instalment	Age of Payee (last birthday) when policy becomes payable	Amount o each A Annual Instalmen
14 or under	$43.00	40, 41	$53.00
15, 16, 17, 18	44.00	42, 43	54.00
19, 20, 21, 22	45.00	44	55.00
23, 24, 25, 26	46.00	45, 46	56.00
27, 28, 29	47.00	47	57.00
30, 31	48.00	48, 49	58.00
32, 33	49.00	50	59.00
34, 35	50.00	51, 52	60.00
36, 37	51.00	53	61.00
38, 39	52.00	54, 55	62.00

DISABILITY BENEFIT.

Supplemental Agreement to Policy, No. 99,999 on the life of *Benjamin Franklin* issued by THE FRANKLIN LIFE INSURANCE COMPANY.

If the Insured, before attaining the age of sixty years, and after the issuance of said Policy and the payment of at least one full annual premium thereon and before default in the payment of any subsequent premium, shall become totally and permanently disabled by bodily injury or by disease so that he is and will continue to be for life totally and permanently prevented thereby from the performance of any work or the transaction of any business for compensation or profit, and shall furnish proof satisfactory to the Company of such disability, the Company agrees to waive further payment of premiums under said Policy, such agreement to become operative only after endorsement of the same has been made on said Policy by the Company. Any premiums so waived shall not be deducted from the sum payable under said Policy but the waiver of premium payments shall have the effect of providing the same values and benefits as though the premiums waived had been actually paid in cash.

It is further provided that notwithstanding proof of said disability may have been accepted by the Company as satisfactory, the Insured shall furnish at any time on demand proof satisfactory to the Company of the continuance of such total and permanent disability. If the Insured shall fail to furnish such proof or if he has become able to perform any work or to transact any business for compensation or profit, all premiums falling due after such disability shall have ceased to be total or permanent must be paid by the Insured in accordance with the terms of said Policy.

The total and permanent disability benefit hereunder and the continuance thereof are conditioned upon the Company being permitted to have a physical examination of the Insured made with respect to such disability by a medical examiner designated by it as often as it may require.

Without prejudice to any other cause of disability,

(1) The entire and irrevocable loss by the Insured of the sight of both eyes, or

(2) The severance of both hands above the wrist, or

(3) The severance of both feet above the ankles, or

(4) The severance of one hand above the wrist and one foot above the ankle, will be treated in the same manner as total and permanent disability within the operation of this Agreement.

The foregoing provision for waiver of premiums in event of total and permanent disability shall become null and void if the Insured shall engage or take part in military or naval service in time of war; provided that, if the Insured after the termination of such service furnishes evidence of insurability satisfactory to the Company, said provision will again become operative.

IN WITNESS WHEREOF, THE FRANKLIN LIFE INSURANCE COMPANY has caused this Agreement to be signed by its President and Secretary and countersigned by its Actuary at Springfield, Illinois, this *First* day of *June*, 1917.

HENRY ABELS, *Secretary.* GEORGE B. STADDEN, *President.*

Countersigned: A. G. PORTCH, *Actuary.*

APPLICATION

I DECLARE on behalf of myself and of any person who shall have or claim any interest in any policy issued hereon that each of the statements and answers contained herein is full, complete and true.

I AGREE on behalf of myself and of any person who shall have or claim any interest in any policy issued hereon: (1) That if the premium for the first policy year is paid in full at the time this application is made, the policy applied for, if issued by the Company, shall become effective from the date of its registration by the Insurance Superintendent of the State of Illinois. (2) That unless the premium for the first policy year under the policy herein applied for is paid in full at the time this application is made, the Company shall not incur any liability upon this application until the policy has been issued by the Company and the first premium has actually been paid to and accepted by the Company, or its authorized agent, and the policy has been delivered to and accepted by me during my lifetime and good health; (3) That any policy issued hereon shall be on the "Non-Participating" plan, that is to say, it shall not participate in the Company's surplus nor in any profit or dividend earned or apportioned by the Company; (4) That if within one year from the date of any policy issued hereon I shall die by self-destruction, sane or insane, there shall be payable the amount of the premiums received by the Company under such policy and no more; (5) That this instrument marked Part I and the "Answers made to the Medical Examiner" marked Part II, together form the application for and shall be construed as a part of any policy issued thereon.

MEDICAL EXAMINER'S FORM

I hereby certify that the foregoing statements and answers are correctly recorded by the Medical Examiner and I declare said statements and answers to be full, complete and true.

I hereby authorize any physician to disclose to the Company any information acquired while attending me in a professional capacity.

20 PAYMENT LIFE SPECIAL RATE POLICY WITH DISABILITY BENEFIT RIDER.

No. 99,999. AGE, 35.
AMOUNT, $10,000.00. PREMIUM, $315.90.

GEORGE WASHINGTON LIFE INSURANCE COMPANY CHARLESTON, W. VA.

In Consideration of the payment of the premiums hereinafter specified promises to pay at the Home Office of the Company in Charleston, West Virginia, upon receipt of due proof of the death, within one year from the date hereof, of *John Doe,* of *Charleston,* County of *Kanawha,* State of *West Virginia,* herein called the Insured, to *the Wife of the Insured, Mary Doe,* Beneficiary, with....right of revocation, *Ten Thousand Dollars* less any indebtedness to the Company, and any unpaid portion of the premium for the current policy year;

And, In Further Consideration of the payment of the premiums hereinafter stated, the GEORGE WASHINGTON LIFE INSURANCE COMPANY will renew said insurance from year to year, and PROMISES TO PAY to the beneficiary above named, upon receipt at said Home Office of due proof of the death of the Insured, the said sum of *Ten Thousand* Dollars, less any indebtedness hereon to the Company, and any unpaid portion of the premium for the then current policy year. The first year's insurance under this policy is modified preliminary term insurance.

Premium, *Three Hundred Fifteen and 90/100* Dollars, (*$315.90*) payable on delivery of this policy and thereafter ....annually at the Home Office of the Company in exchange for the Company's receipt on or before the *First* day of *June* in every year during the continuance of this policy until *twenty* full years' premiums shall have been paid, or until the prior death of the Insured.

DIVIDENDS.

There shall be apportioned to this Policy each year after the third a share of any surplus earned by this policy, as determined by the Company.

DIVIDEND OPTIONS.

Dividends, at the option of the owner of this policy, shall, when allotted, be either:

(1) Paid in cash; or

(2) Applied to the purchase of paid-up additions to the policy as above indicated; or

(3) Left to accumulate to the credit of the policy, with interest at three per cent. per annum and payable at the maturity of the policy, but withdrawable on any anniversary of the policy.

Unless the owner of this policy shall elect otherwise, within three months after the mailing by the Company of a written notice requiring such election, the dividends shall be paid in cash.

PAYMENT OF PREMIUMS.

Except as herein provided, the payment of a premium or instalment thereof shall not maintain the policy in force beyond the date when the next premium or instalment thereof is payable.

All premiums are payable in advance at said Home Office, or to an agent of the Company upon delivery of the official receipt of the Company, signed by one or more of the following officers, viz.: President, Vice-President, Secretary, Assistant Secretary, Actuary or Treasurer, and countersigned by said agent.

A grace of one month, not less than thirty days, subject to an interest charge at the rate of six per cent. per annum, shall be granted for the payment of every premium after the first, during which month the insurance shall continue in force. If the Insured shall die during the month of grace, the overdue premium, with accrued interest, will be deducted from any amount payable hereon in any settlement hereunder.

AUTOMATIC PREMIUM LOAN.

After two full years' premiums shall have been paid on this policy, if any subsequent premium due hereon be not paid on or before its due date or within the period of grace allowed herein, the Company will, as of said due date, advance the amount of the then current policy year's premium or the unpaid portion thereof and charge the policy with a loan of such amount that if interest for the period of the loan at six per cent. per annum be deducted in advance, the balance of said loan shall be exactly sufficient to repay all existing indebtedness and pay the premium due on aforesaid due date. This provision is automatic, and will be carried out by the Company without any action on the part of the insured. Any indebtedness thus created shall be a first charge against the policy and all proceeds thereof, ranking in priority to the claim of any beneficiary or assignee.

If the loan value of the policy and any existing dividend additions or the balance of said loan value as defined above shall not be sufficient to pay the then current policy year's premium or any unpaid portion thereof and interest, the Company will continue this policy in force for such a fraction of one year (measured in days) that the maturing loan increased by the same fraction of the amount by which said loan would require to be increased in order to provide for the payment of (1) the current policy year's premium or the unpaid portion thereof and (2) interest in advance on the increased loan for the policy year or balance thereof, shall be equal to the cash value of the policy at the date of maturity of the old loan, increased by said fraction of the difference between said cash value and the cash value of the policy at the end of the policy year assuming premiums paid in full to the end of said year. If prior to the expiration of such reduced period the last due premium be not paid in full, all liability of the Company on this policy shall thereupon terminate, subject to one month's notice having been mailed by the Company to the last known address of the insured and of the Assignee of record, if any, at the Home Office of the Company.

At any time while this policy is thus maintained in force, the payment of premiums may be resumed without medical re-examination of the insured, and the accumulated loans may be paid off, or allowed to stand as a lien against the policy.

Interest on these automatic premium loans shall be deducted in advance at six per centum per annum from the dates the respective premiums loaned become due until the dates of maturity of the respective loans and shall be compounded annually on the anniversary of premium payments in each year, if said interest be unpaid.

LOANS.

After two full years' premiums have been paid and while this policy is in force the company will advance, within ninety days after an application for loan is received, on the proper assignment or pledge of the policy and on the sole security thereof with interest at the rate of six per cent. per annum, a sum equal to, or, at the option of the owner of the policy, less than, the reserve at the end of the current policy year on this policy and on any dividend additions thereto, computed according to the American Experience Mortality Table, and interest at the rate of three and one-half per centum per annum, less a surrender charge not to exceed one per centum of the amount insured by this policy and of any dividend additions thereto. The loan values available from year to year are given in the schedule below.

The Company, however, will deduct from such loan value any existing indebtedness to the Company on the policy and any unpaid balance of the premium for the current policy year, and may collect interest in advance on the loan to the end of the current policy year. Failure to repay any such advance or to pay interest shall not avoid this policy unless the total indebtedness hereon to the Company shall equal or exceed such loan value at the time of such failure and until one month after notice shall have been mailed by the Company to the last known address of the insured and of the Assignee of record, if any. No condition other than as herein provided shall be exacted as a prerequisite to any such advance.

ASSIGNMENT.

No assignment of this policy shall be binding upon the Company unless such assignment or a certified copy thereof be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment.

OPTIONS ON SURRENDER OR LAPSE.

After this policy shall have been in force two full years, if there be no indebtedness against the policy, the owner, within one month after any default, and on the proper surrender of this policy to the Company at its Home Office may elect (a) to accept the value of this policy in cash, or (b) to purchase non-participating paid-up insurance, payable at the same time and on the same conditions as this policy, or (c) to have the insurance continued in force from date of default, without future participation and without the right to loans, for its face amount, including any outstanding dividend additions, less any indebtedness to the Company hereon. The amounts of cash surrender value, and paid-up insurance, exclusive of the value of any undrawn dividend additions, also the periods of continued insurance, are as shown in the following

TABLE OF LOAN AND SURRENDER VALUES.

The figures apply to a policy for $1,000. As this contract is for $10,000.00, the loan, cash, or paid-up insurance available in any year will be TEN times the amount stated in the table for that year.

At End of	Cash or Loan Values	Paid-up Life Insurance	Paid-up Continued Insurance Yrs	Mos.	At End of	Cash or Loan Values	Paid-up Life Insurance	Paid-up Continued Insurance Yrs.	Mos.
2	$ 26	$ 67	3	3	12	$284	$596	22	1
3	47	120	5	9	13	315	646	23	1
4	71	176	8	4	14	347	697	23	11
5	94	229	10	11	15	380	747	24	10
6	119	284	13	2	16	415	798	25	10
7	144	336	15	3	17	450	848	26	11
8	170	390	16	11	18	487	898	28	4
9	197	442	18	6	19	526	949	30	6
10	225	493	19	10	20	566	1000	Paid up	
11 Yrs.	254	545	21	0	Yrs.				

All indebtedness on account of this policy, outstanding at the time of settlement, will be deducted from the reserve used in the calculation of the value above specified, and will reduce said continued insurance or paid-up value by the proportion that such indebtedness bears to said reserve.

If the premiums on this policy be paid for other than an integral period of years (in excess of two years) due allowance will be made in computing benefits from the above table for that portion of a year's premium paid over and above the full number of years premiums indicated.

If this policy be continued in force beyond the twentieth year, a Table of Cash Surrender and Loan Values, as above, after the twentieth year, will be furnished on application to the Home Office.

CHANGE IN BENEFICIARY

When the right of revocation has been reserved, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the insured, subject to any existing assignment of the policy, may designate a new beneficiary, with or without reserving right of revocation, by filing written notice thereof at the Home Office of the Company, accompanied by the policy for suitable endorsement, thereon. If any beneficiary shall die before the insured, and the insured shall not have designated a new beneficiary, the interest of such beneficiary shall vest in the Insured, his executors, administrators, or assigns.

INCONTESTABILITY.

This policy, including the application therefor, a copy of which is endorsed hereon or attached hereto, constitutes the entire contract between the parties, and shall be incontestable one year from its date except for non-payment of premiums and except as otherwise provided in this policy. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy unless it is contained in a written application and a copy of such application shall be endorsed upon or attached to this policy when issued.

Self-destruction, sane or insane, within one year from date of the issuance of this policy, is a risk not assumed by the Company.

If the age of the insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

REINSTATEMENT.

In case of continued temporary insurance under the above provisions, this policy, upon evidence of insurability satisfactory to the Company, may be reinstated within the first three years of the term for which the insurance is continued by payment of arrears of premiums with interest at six per cent. per annum.

OPTIONS AT MATURITY.

The insured, by written notice to the Company at its Home Office, and with the written consent of the Assignee and irrevocable beneficiary, if any, may elect to have the net sum payable under this policy paid either in cash or as follows:

(1) By the payment of equal annual instalments for a specified number of years the first instalment being payable immediately, in accordance with the following table for each $1,000 of said net sum.

(2) By the payment of equal annual instalments, payable at the beginning of each year, for a fixed period of twenty years, and for so many years longer as the payee shall survive in accordance with the following table for each $1,000 of said net sum.

Instalments payable under options (1) or (2) which shall not have been paid prior to the death of the payee shall be paid, unless otherwise directed in said notice, to the executors, administrators, or assigns of the payee.

If the insured shall not have directed otherwise, the beneficiary

may, after the death of the insured, by like written notice, and with the written consent of the assignee, if any, select either of the above options.

Unless otherwise specified by the insured, the payee may at any time receive the commuted value of payments yet to be made, computed upon the same basis as option (1) in the following table, provided that no such commutation will be made under option (2) except after the death of the payee occurring within the aforesaid twenty years.

TABLE OF INSTALMENTS FOR EACH $1,000.

OPTION (1)		OPTION (2)					
Number of An'ual Instal-ments	Amount of Each Instal-ment	Age of Payee when Policy Becomes Payable	Amount of Each Instal-ment	Age of Payee when Policy Becomes Payable	Amount of Each Instal-ment	Age of Payee when Policy Becomes Payable	Amount of Each Instal-ment
2	$507 39	0	$42 48	25	$43 16	50	$56 60
3	348 23	1	40 17	26	43 49	51	57 29
4	261 19	2	39 38	27	43 84	52	57 98
5	211 99	3	39 06	28	44 20	53	58 66
6	179 22	4	38 93	29	44 58	54	59 32
7	155 83	5	38 91	30	44 98	55	59 96
8	138 30	6	38 96	31	45 39	56	60 58
9	124 69	7	39 05	32	45 82	57	61 16
10	113 81	8	39 19	33	46 27	58	61 72
11	104 92	9	39 35	34	46 73	59	62 23
12	97 53	10	39 52	35	47 22	60	62 71
13	91 29	11	39 70	36	47 73	61	63 15
14	85 94	12	39 88	37	48 25	62	63 54
15	81 32	13	40 08	38	48 79	63	63 89
16	77 29	14	40 28	39	49 36	64	64 20
17	73 74	15	40 49	40	49 94	65	64 45
18	70 59	16	40 71	41	50 54	66	64 67
19	67 78	17	40 94	42	51 17	67	64 85
20	65 25	18	41 18	43	51 80	68	64 98
21	62 98	19	41 42	44	52 45	69	65 09
22	60 91	20	41 68	45	53 12	70	65 16
23	59 04	21	41 95	46	53 80	71	65 21
24	57 32	22	42 24	47	54 49	72	65 23
25	55 75	23	42 53	48	55 19	73	65 25
		24	42 82	49	55 89	and over	

Agents are not authorized to modify this policy or to extend the time for paying a premium.

In Witness Whereof, the Company has caused this Policy to be executed this *1st* day of *June, 1917.*

HARRISON B. SMITH,
President.

E. C. MILAIR,
Secretary.

J. P. BOWERMAN,
Actuary.

DISABILITY AGREEMENT SUPPLEMENTAL TO POLICY No. *99999*.

.....Annual Premium as stipulated in the policy *$315.90*. Additional Annual premium for disability benefits as specified below *$5.60*. Total *$321.50*.

The GEORGE WASHINGTON LIFE INSURANCE COMPANY OF CHARLESTON, WEST VIRGINIA, by this supplemental agreement, attached to Policy No. *99999* on the life of *John Doe*, IN CONSIDERATION OF the payment of an extra Annual premium of *Five* Dollars and *Sixty* Cents, together with each Annual premium required under said policy, hereby agrees as follows:

If the Insured after the first full year's premium on said Policy has been paid, shall furnish due proof to the Company, while said Policy is in full force and effect and while there is no default in the payment of premium, that the Insured at any time after payment of such first full year's premium and before attaining the age of sixty years, has become wholly disabled by bodily injury or disease so that the Insured is and will be presumably, thereby permanently and continuously, prevented from engaging in any occupation whatsoever for remuneration or profit, the Company shall waive payment of each premium as it thereafter becomes due during the Insured's said disability.

If such disability shall occur before the Insured is sixty years of age, the Company will, in addition to such waiver, during such disability, pay to the Insured the amount insured, less any indebtedness, in ten annual installments, each installment of the amount of $100.00 per thousand dollars of insurance payable; the first installment to become payable one year after the Company shall have received such proof and subsequent installments yearly thereafter. The Insured shall not have the right to commute any installments. Endorsement to the effect that the amount of insurance has become payable as herein specified shall be made on said Policy by the Company before the first installment shall become payable and said Policy must be returned to the Company for the endorsement thereon of each payment.

The total amount of insurance under said Policy at any time after one or more of such annual installments have been paid shall not exceed the commuted value of the unpaid installments, and loan and non-forfeiture values correspondingly modified shall be available to the Insured irrespective of said waiver of premiums. Any indebtedness incurred on account of said Policy during the installment period shall be deducted from the commuted value of the unpaid installments at that time and the amount of each of such unpaid installments shall be correspondingly reduced. Any installments that may be commuted under the terms of this clause shall be commuted at the rate of three and one-half per cent. per annum compound interest.

If such disability shall occur after the Insured is sixty years of age, the amount of insurance under said Policy shall, by endorsement thereon by the Company, be reduced by the amount of each premium so waived, and any loans and non-forfeiture values shall thereafter be based upon the amount of insurance thus reduced.

Should the Company accept under said Policy proofs of disability and before the Company's liability thereunder has ceased, it may nevertheless at any time thereafter, and from time to time, but not oftener than once a year, demand of the Insured proof of the continuance of such disability, and upon failure to furnish such proof, or, if it appears that the Insured has become able to engage in any occupation whatsoever for remuneration or profit, no further installment shall be paid by the Company and no further premium shall be waived but thereafter the said Policy shall, by endorsement thereon by the Company, be continued in

force for the amount reduced as specified above, and such reduced amount of insurance shall thereafter be the face amount of said Policy, and the premiums thereafter falling due will be reduced in proportion to the reduced amount of insurance, and all benefits under said Policy will be reduced accordingly.

Any installments remaining unpaid at the death of the Insured or upon the date when said policy would have matured as an endowment, if prior to such death, shall be paid to the beneficiary designated in said policy, provided, however, that such unpaid installments may, at the request of the beneficiary, be commuted at the rate of three and one-half per cent. per annum compound interest, and paid in one sum.

The installment payments provided for in this disability agreement will not apply if disability occurs as a result of military or naval service in war.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot shall be considered as total and permanent disability within the meaning of this agreement.

And it is further provided that should total and permanent disability be purposely caused by the Insured, or by committing any criminal action, the Insured shall have no claim to the waiver of premiums or other Disability Installment benefits described in this Disability Agreement.

The non-payment of the extra premium as required by this agreement, either on the due date or within the days of grace provided by said Policy before two full years' premiums shall have been paid thereon, shall automatically terminate this agreement, but same may be reinstated, provided the said Policy be then in full force, upon evidence satisfactory to the Company of the insurability of the Insured and payment of all premium arrears with interest at the rate of six per cent. per annum.

After two full years' premiums shall have been paid on said Policy, if the extra premium required by this agreement be not paid on or before its due date or within the period of grace provided by said Policy, the section entitled "Automatic Premium Loan" in the said Policy will apply to the said extra premium and will operate in exactly the same manner as if the said extra premium were a part of the regular premium of the said Policy, except as hereinafter provided.

At the end of any policy year, upon the written request of the Insured or the owner, accompanied by this agreement, its provisions will be discontinued and thereafter the payment of the aforesaid additional.....annual premium shall not be required.

In Witness Whereof the George Washington Life Insurance Company has caused this Disability Agreement to be executed this *1st* day of *June*, 1917.

E. C. MILAIR, Secretary.

HARRISON B. SMITH, President.

J. P. BOWERMAN, Actuary.

APPLICATION.

I hereby agree that all the statements and answers herein are warranted to be true; that this contract shall not take effect until the first premium has been paid during my good health and within sixty days of the date of the Policy hereby applied for. The Company will apply all dividends upon my policies of insurance towards the purchase of paid-up insurance additions until otherwise ordered.

If within five years from the date of this policy the insured shall engage in any military or naval service in time of war, or in work as a civilian in any capacity whatever in connection with actual warfare, the liability of the Company in event of the death of the insured while so engaged, or within twelve months thereafter, will be limited to the reserve at the time of death, less any indebtedness hereon to the Company; unless before engaging in such service or within one month (of not less than thirty days), or at the time of paying the first premium due hereon, if the insured shall be then so engaged, the insured shall pay to the Company at its Home Office, in Charleston, W. Va., such extra premium as may be required by the Company, and in like manner shall pay annually thereafter on each anniversary of this policy or within one month (of not less than thirty days), while the insured shall continue to be so engaged, such extra premium as may be required by the Company.

Within one year after the termination of the war the Company will return such portion of the extra premiums as in its judgment will not be required to cover the extra hazard.

The provisions contained in the Supplemental Disability Agreement (if any) attached to this policy shall become null and void if the insured shall engage in any military or naval service in any capacity whatever, or in work as a civilian in any capacity whatever in connection with actual warfare. The additional premium charged for such provisions (if any) shall cease to be payable and the unearned portion of the current premium shall be refunded to the policyholder.

Dated at Charleston, W. Va., *1st* day of *June*, 1917.

E. C. MILAIR,
Secretary.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY WAIVER AND ANNUITY AND DOUBLE INDEMNITY BENEFITS.

No. 99999. AGE 35.
AMOUNT, $10,000. PREMIUM, $393.40.

THE GERMANIA LIFE INSURANCE COMPANY,

OF THE CITY OF NEW YORK.

In consideration of the payment of premiums as hereinafter provided

Agrees to Pay at the Home Office of the Company in the City of New York in the event of the death during the continuance of this contract of *John Doe* of *New York,* County of *New York,* State of *New York* (herein called the Insured) to *his wife, Mary Doe, Beneficiary,* with the right to the Insured to change the beneficiary as hereinafter provided the sum of *Ten Thousand* Dollars upon receipt at said Home Office of due proof of such death, or the sum of *Twenty Thousand* Dollars upon receipt of further due proof that such death before the Insured attained the age of sixty years and before the allowance of any disability benefit, resulted directly and independently of all other causes from bodily injuries effected solely through external, violent and accidental means within ninety days from the occurrence of such accident, as evidence of which there shall be a visible contusion or wound on the exterior of the body (except in the case of drowning) or internal injuries revealed by an autopsy, provided such death did not result from suicide while sane or insane, nor directly or indirectly from disease in any form, nor from military or naval service in time of war, nor from aeronautic or submarine travel or service connected therewith.

Insured

Beneficiary

Face Amount

Double the Face Amount

Disability Benefits

If the Insured before attaining the age of sixty years becomes wholly and permanently disabled, the Company, besides waiving payment of premiums hereunder will pay to the Insured a disability annuity equal to one-tenth of the face amount of this policy subject to the provisions of paragraph 24 hereof.

Premium

The first premium of *Three Hundred and Ninety-three* Dollars and *Forty* Cents will be payable on delivery hereof and further premiums of like amount (of which *$17.70* is for the disability benefits and *$13.50* for the double indemnity benefit hereunder) will be payable on the *first* day of *May*, Nineteen Hundred and *Eighteen* and every *twelve* calendar months thereafter during the life of the Insured (or as otherwise stated in paragraph 24 hereof) until premiums shall have been paid for *twenty* full years from the *first* day of *May*, Nineteen Hundred and *Seventeen*.

Upon payment of the first premium this policy takes effect as of the last mentioned date which is the beginning of the first policy year hereunder.

The benefits and provisions printed or written by the Company on the following pages are a part of this policy as fully as if they were recited at length over the signatures hereto affixed.

In Witness Whereof, the GERMANIA LIFE INSURANCE COMPANY has caused this contract to be signed this *first* day of *May*, Nineteen Hundred and *Seventeen*.

C. HEYE, *Secretary.* H. CILLIS, *President.*

BENEFITS AND PROVISIONS.

1. ANNUAL DIVIDENDS.—This policy shall participate in the surplus of the Company and the proportion of divisible surplus accruing hereon shall be ascertained and distributed annually.

2. DIVIDEND OPTIONS.—At the option of the Insured or the owner dividends declared will at the end of the first and each succeeding policy year, without any condition as to payment of premiums, be

(a) Paid in cash; or

(b) Applied toward payment of premium; or

(c) Left on deposit with the Company to accumulate with interest compounded and credited annually at such rate, not less than three per centum per annum, as the Company may from year to year determine. Such deposit will be payable with the policy at maturity, but may be withdrawn at the end of any policy year; or

(d) Applied to the purchase of a paid-up addition to the policy, with participation in surplus. Any such addition may at any time be surrendered for a cash value which shall be equal to the reserve thereon (increasing yearly), but in no case less than the amount of the original cash dividend, provided such reserve is not included in any value granted under the provisions of paragraph 4, "Loans," or of paragraph 5, "Options on Surrender or Lapse."

Unless the Insured or the owner of this policy shall elect otherwise within three months after the mailing by the Company of a written notice requiring the election of one of the four above options, the dividend will be applied according to option (d) above.

TABLE OF LOAN AND SURRENDER VALUES.

The figures in the following table represent the minimum value available at the end of completed policy years, if there be no in debtedness against the policy and provided premiums have bee paid for the full number of years stated or for the full number o years required by this policy if less than the number stated. These values will be increased on account of any outstanding dividen additions. If there be any indebtedness to the Company on thi policy the figures will be modified as herein provided.

At the End of Policy Year	Cash Surrender Value Loan Value for Each $1,000 of Insurance	Paid-up Life Insurance for Each $1,000 of Insurance	Paid-up Term Insurance for Face Amount of Policy for	
			Years	Days
2	$30 72	$71 00	3	188
3	55 95	126 00	6	155
4	81 96	182 00	9	123
5	108 77	237 00	12	26
6	136 40	291 00	14	183
7	164 89	346 00	16	218
8	194 27	400 00	18	141
9	224 56	454 00	19	332
10	255 78	507 00	21	80
11	286 24	557 00	22	92
12	317 68	606 00	23	63
13	350 16	655 00	24	7
14	383 70	704 00	24	306
15	418 33	753 00	25	248
16	454 11	802 00	26	219
17	491 07	852 00	27	245
18	529 31	901 00	29	8
19	568 89	950 00	31	24
20	609 92	1000 00	Life	

Values for later years will be computed upon the above stated basis, and wi be furnished upon request.

The cash surrender value or the loan value set forth in the above table for th end of a policy year, less interest thereon at the rate of five per centum per annu to the end of such policy year, may be obtained at any time during such polic year, provided all premiums shall have been duly paid as required.

The values provided for in the above table will be proportionately increase by the payment of additional instalments of premium beyond the full paid polic year.

3. PAID-UP AND ENDOWMENT OPTIONS.—When the reserve o this policy and on any outstanding dividend additions (paragrap 2, option (d)) according to the American Experience Table o Mortality with interest at the rate of three per centum per annum together with any accumulated dividends held at interest (paragrap 2, option (c)), shall equal or exceed the reserve on the same mor tality and interest basis for a fully paid-up policy of the sam amount and payable at the same time and on the same condition as this policy, at the then attained age of the Insured, the Com pany will make this policy paid-up in full with participation i surplus, any indebtedness to the Company hereon to be a lie against such paid-up insurance; or, when such aggregate amou shall equal or exceed the face amount of this policy, the Compan will mature this policy and pay such amount as an endowme less any indebtedness to the Company hereon, provided in eith case that a proper request be made therefor together with a sati factory release.

4. LOANS.—At any time after two full years' premiums ha been paid, and while this policy is in force, the Company will lo

on proper assignment and delivery of the policy and on the sole security thereof an amount which, at the option of the Insured or the owner, shall be equal to or less than the cash surrender value of the policy at the end of the current policy year. Any unpaid portion of the premium for said policy year, together with any existing indebtedness to the Company on or secured by this policy, shall be paid out of the proceeds of such loan. Interest on the loan will be at the rate of five per centum per annum payable in advance to the end of the current policy year, and in advance for each year thereafter, principal and interest to be payable at the Home Office of the Company. If interest is not paid when due, it shall be added to the existing loan and bear interest at the same rate.

The whole or any part of a loan may be repaid to the Company at any time while this policy is in force. Failure to repay any such loan or to pay interest thereon when due shall not avoid this policy, unless the total indebtedness hereon to the Company shall equal or exceed the cash surrender value at the time of such failure, nor until one month after notice to that effect shall have been mailed by the Company to the last known address of the Insured or the owner and of the Assignee of record at the Home Office of the Company, if any.

5. OPTIONS ON SURRENDER OR LAPSE.—After premiums shall have been paid on this policy for two full years, then in case of default in the payment of any subsequent premium or instalment of premium, the policy will have one of the following optional values:

(a) AUTOMATIC PAID-UP LIFE INSURANCE.—Without any action on the part of the Insured or the owner, the policy, if default as aforesaid continues after the period of grace herein provided for and if the provisions of paragraph 9 or 10 or 11 do not apply, will remain in force as paid-up life insurance of a reduced amount payable at the same time and under the same conditions as this policy would be payable if kept in full force, with participation in surplus and with increasing loan and cash surrender values, but without disability annuity and double indemnity benefits; or

(b) CASH SURRENDER VALUE.—Upon due surrender of the policy by the Insured or the owner, its value will be paid in cash and the insurance terminated. The cash surrender value shall be equal to the reserve at the date of default for the face amount of this policy and for any outstanding dividend additions thereto, computed according to the American Experience Table of Mortality with interest at the rate of three per centum per annum, less an amount having a maximum of one and four-tenths per centum of the sum insured at the end of the second policy year, and decreasing annually thereafter. Beginning with the end of the tenth policy year the cash surrender value shall be equal to the full reserve. Any indebtedness to the Company on the policy existing at the time of surrender shall be deducted from any such cash surrender value; or

(c) PAID-UP EXTENDED TERM INSURANCE.—Upon written request made by the Insured or the owner and received at the Home Office of the Company together with the policy duly surrendered within three months from the due date of the premium in default, the Company will grant paid-up term insurance reckoned from said date, without participation in surplus and without the right to loans and disability annuity and double indemnity benefits, for an amount equal to the face amount of this policy and any outstanding dividend additions thereto, less any indebtedness hereon to the Company, to become payable if the Insured dies during the period of such term insurance.

The amount of the automatic paid-up life insurance under option (a) above, or the term of the paid-up extended insurance obtainable under option (c) above, will be such as the cash surrender value obtainable under option (b) above, less any indebted-

ness hereon to the Company, will purchase when applied as net single premium on the mortality and interest basis as state above.

Upon due request of the Insured or the owner filed at the Hom Office of the Company while no premium is in default under th policy, paid-up extended term insurance may be made the aut matic non-forfeiture option by endorsement hereon.

The paid-up life insurance and the paid-up term insuranc above provided for will be entitled to cash surrender values, whic shall be equal to the full reserve thereon at the time of su render, computed on the basis above mentioned, less any indeb edness to the Company on account of such paid-up insurance.

Any accumulated cash dividends (paragraph 2, option (c) standing to the credit of this policy at the date of surrender lapse shall then be payable in cash in addition to the payment the cash value or the granting of the paid-up life or extende term insurance above provided for.

The Insured will be entitled to receive any cash dividend declared on this policy or the loan value or the cash value abov provided for, except when the interest of any beneficiary here under is without revocation, in which case the right to receiv any such payment shall vest in the Insured and the beneficiar jointly.

While any owner of this policy, either by the terms here or by assignment, is a minor, no loan can be made by the Com pany except for the purpose of paying premiums; and before cash surrender value can be paid, the interest of such minor mu be legally released by a duly appointed guardian.

6. BASIS OF COMPUTATION.—The reserve for which funds a to be held on this policy shall be computed according to th American Experience Table of Mortality with interest at the ra of three per centum per annum by the net level premium metho

7. PAYMENT OF PREMIUMS.—All premiums hereunder are pa able on or before the specified dates at the Home Office of th Company or to a duly authorized agent or agency cashier pr senting the official receipt signed by an Executive Officer (Pres dent, Vice-President, or Secretary) and countersigned by suc agent or agency cashier.

On premiums paid one month or more before the date whe due a discount will be allowed at the rate of three per centu per annum from the date of payment to the date when due.

Premiums are payable annually in advance, but the Compan will accept payment in semi-annual or quarterly instalments a cording to its published rates at the time this policy was issue A change in the method of payment herein stipulated may b made at the end of any policy year, upon a written request f such change to be filed at the Home Office of the Company befo the anniversary date on which the change is to take effect.

Except as herein expressly provided, the payment of a pr mium or instalment thereof shall not maintain this policy in for beyond the date when the next premium or instalment there is due.

8. GRACE.—A grace of one month (not less than thirty day shall be allowed for the payment of every premium after the fir without any interest charge, during which time the insurance sha continue in force. If the death of the Insured occur during t period of grace, the overdue premium and any unpaid portion the premium for the then current policy year will be deducted fro the amount payable hereunder.

9. PREMIUM EXTENSION BEYOND GRACE PERIOD.—If a request therefor is made in writing by the Insured or the owner and received at the Home Office of the Company within the period of grace, an extension for a further period expiring not later than ninety days from the due date will be granted by the Company for the payment of any overdue premium, upon the execution and subject to the conditions of an extension agreement on the Company's form and, if required, upon the payment of a deposit on account of such premium. Any cash dividend then available may be used to decrease the deposit. At the expiration of the extension period the premium less the deposit, if any, is payable with interest thereon at five per centum per annum for the extension period granted beyond the period of grace.

10. AUTOMATIC PREMIUM LOANS.—Upon a satisfactory request therefor made by the Insured or the owner and received at the Home Office of the Company before default in the payment of premium, and until a written revocation of such request has been duly filed with the Company at its said Home Office, the amount of any premium or interest not paid in cash when due, less any dividend applicable thereon, will, without further action of the Insured or the owner, be loaned by the Company in payment of such premium and interest, if any, and charged as an indebtedness secured by this policy, subject to interest as above specified in paragraph 4, "Loans," provided that the net loan value (after deducting any indebtedness hereon to the Company) then available is sufficient to pay the premium and interest then due.

11. AUTOMATIC PAYMENT OF PREMIUMS BY DIVIDENDS.—If a premium is unpaid at the end of the period of grace and provision for its payment shall not have been made in accordance with paragraph 9 or paragraph 10, then if any accumulated dividends (paragraph 2, option (c)) are standing to the credit of the policy at least equal to the payment required, such payment will be made by the application of an equal amount of such dividend credit; or if such credit be less than the required payment, then out of such credit, if sufficient, shall be paid a semi-annual or quarterly instalment of premium, and such application shall be a proper discharge to the Company for the dividend credit so applied.

12. REINSTATEMENT.—This policy, if not previously surrendered, may be restored to full force at any time after default in payment of any premium, upon evidence satisfactory to the Company as to each of the benefits hereunder of the insurability of the person upon whose life this policy was issued, and upon payment of arrears of premiums with interest at the rate of five per centum per annum compounded annually on such premiums and on any indebtedness to the Company existing against the policy at date of default, which indebtedness and arrears of premiums and interest shall at the option of the Insured be paid in cash, or, to the extent of the cash surrender value at the date to which reinstatement is made, be settled by a loan on the policy in accordance with the provisions of paragraph 4, "Loans." The Company will state upon request in what form evidence of insurability shall be furnished and will bear the cost thereof.

13. ASSIGNMENT.—No assignment of this policy shall be binding upon the Company unless such assignment or a duplicate thereof be filed with the Company at its Home Office. The Company assumes no responsibility as to the validity of any assignment.

14. CHANGE OF BENEFICIARY.—If the right to change the beneficiary has been reserved to the Insured, he may, if of full age, at any time during the continuance of this policy, change and successively change the beneficiary hereunder whether original or substituted, without the consent of such beneficiary; but

the interest of the newly substituted beneficiary shall be sub ject to the terms of any then existing assignment of this polic The Insured may declare the designation of any beneficiary t be irrevocable. During the lifetime of any irrevocably designate beneficiary the Insured shall not have the right to revoke or chang the designation of that beneficiary without the written consent c such beneficiary filed with the Company at its Home Office. I any beneficiary, revocable or irrevocable, dies before the Insure the interest of such beneficiary shall vest in the Insured, unles otherwise specifically provided. Every change of beneficiary o change from revocable to irrevocable designation must be mad by written notice to the Company at its Home Office, accompanie by the policy, and will take effect only when endorsed on thi policy by the Company.

15. PRIVILEGE OF CHANGE TO OTHER FORMS OF POLICIES.—This policy, while in full force, may be exchanged at the end c any policy year, upon due release, without medical re-examina tion of the Insured, for a policy on any other plan in use by th Company at the time this policy was issued, with a higher rat of premium but without any provision or benefit involving greater insurance risk than is assumed by the Company unde this policy. The new policy shall bear the same number and dat as this policy; premiums shall be at the rate in use for the In sured's age at said date for the new form chosen; the amount c insurance shall not exceed the amount insured by this policy, an the amount required to secure the change shall be the differenc between the reserves for the respective policies at date of chang calculated on the American Experience Table of Mortality wit three per centum interest per annum on the basis of the amour to be insured under the new policy.

16. INDEBTEDNESS.—Any indebtedness hereon to the Com pany and any unpaid portion of the premium for the policy yea in which the death of the Insured occurs shall first be deducte in any settlement hereunder.

17. SUICIDE.—If the Insured shall, within one year from th date hereof, commit suicide or die by his or her own hand c act, whether sane or insane at the time, the liability of the Com pany shall be limited to the amount of the reserve for this polic computed according to the American Experience Table of Mortalit with interest at the rate of three per centum per annum.

18. TRAVEL, RESIDENCE, OCCUPATION.—This policy is free fro any restriction as to travel, residence or occupation, except a stated on the first page hereof.

19. ERROR IN AGE.—If the age of the Insured was misstate in the application for this policy, and there has been no adjus ment on account of such misstatement, the amount payable her under shall be such as the premium paid would have purchase at the correct age.

20. MILITARY OR NAVAL SERVICE.—If during the first tw years of the existence of this policy the Insured shall engage i military or naval service in time of war and shall die within th said two years while engaged in such service or in consequenc thereof, the liability of the Company shall be limited as follow to one-tenth of the face amount of the policy during the first c the said two years; to one-fifth of the face amount of the polic during the second of the said two years.

21. INCONTESTABILITY.—This policy shall be incontestab after one year from its date of issue except for non-payment c premium, subject however to the provisions of paragraphs 1 and 20 hereof.

22. POLICY AND APPLICATION ENTIRE CONTRACT.—This polic and the application herefor constitute the entire contract betwee

the parties hereto. All statements made by the Insured as the basis for the contract shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy or be used in defense to a claim hereunder, unless it is contained in the written application herefor and unless a copy of the application is endorsed hereon or attached hereto when this policy is issued.

23. NOTICE.—Agents have no authority to extend the time for payment of a premium or interest or to make, alter or discharge a contract or to waive a forfeiture or to bind the Company by any statement or promise.

24. TOTAL AND PERMANENT DISABILITY BENEFITS.—Whenever the Company shall receive due proof during the continuance of this policy and before default in payment of premium that the Insured has become wholly and incurably disabled by bodily injury or disease, not due to any cause or condition existing at the time of delivery hereof or to military or naval service in time of war, so that he is and will be presumably thereby permanently and continuously prevented from engaging in any occupation whatsoever for remuneration or profit and that such disability has existed continuously for not less than sixty days prior to furnishing such proof—the permanent loss of the sight of both eyes, the loss of both feet above the ankles, the loss of both hands above the wrists, or a similar loss of one hand and one foot, to be regarded as constituting total and permanent disability without prejudice to other causes of disability—then the Company will grant disability benefits as follows:

(A.) IF THE DISABILITY OCCURRED BEFORE THE INSURED ATTAINED AGE 60:

1. WAIVER OF PREMIUMS.—Commencing with the policy year next following the receipt of such proof the Company will at the beginning of each policy year waive payment of premium for such year during such disability, and the provisions and benefits of the policy shall be continued in force, except as hereinafter provided, as if such premiums were being paid in cash.

2. DISABILITY ANNUITY.—Six months after the receipt of such proof, if the disability then exists, the Company will begin to pay to the Insured (with the written consent of the assignee, if any) a disability annuity of one-tenth of the face amount of this policy and will make such annuity payments annually on the anniversary of the first payment during such disability prior to maturity of the policy. Premiums waived and annuity payments made hereunder will not be an indebtedness on the policy and will not be deducted from any payment or payments to be made when the policy becomes a claim by death or matures as an endowment or in any settlement under the policy.

The Company will admit the age of the Insured when furnished with satisfactory evidence of the date of birth and reserves the right to require such proof of date of birth at the time proof of disability is furnished.

(B.) IF THE DISABILITY OCCURRED AFTER THE INSURED ATTAINED AGE 60:

WAIVER OF PREMIUMS.—Commencing with the policy year next following the receipt of such proof of disability the Company will at the beginning of each policy year waive payment of premium for such year during such disability. The face amount of the policy will be reduced by a sum equal to each premium so waived; the premium thereafter will be correspondingly reduced and all benefits under the policy shall be calculated for the re-

duced insurance on the same basis as if the premiums for th reduced insurance had been paid when due.

The disability annuity payments provided for if disability oc curred before the Insured attained age 60 shall not apply if dis ability occurred after age 60.

During the continuance of this policy after the provisions o this paragraph have taken effect, any dividends declared on th policy shall be paid in cash, and the provisions of paragraphs 8 "Paid-up and Endowment Options," and 15, "Privilege of Chang to other Forms of Policies" shall be inoperative.

No disability annuity benefits will attach to any paid-up o extended insurance granted under paragraph 5, "Options on Sur render or Lapse" or to any dividend additions.

RECOVERY FROM DISABILITY.—The Company may at any tim and from time to time but not oftener than once a year deman due proof of such continued disability; and upon failure to fur nish such proof or if it appears that the Insured is no longe wholly disabled as aforesaid, no further premiums shall be waive nor annuity payments made. If the insurance shall have bee reduced under (B) above, such reduced amount of insuranc shall thereafter be the face amount of this policy, and the pre miums thereafter falling due and all benefits under the polic shall be reduced accordingly.

25. PREMIUMS FOR SPECIAL BENEFITS.—The disability bene fits and the double indemnity benefit herein set forth are grante in consideration of the special premiums stated on the first pag hereof. Such special premiums will cease (a) After the Insure has attained age 60 if premium payments extend beyond suc age; (b) At any time on the written request of the Insured o the owner, accompanied by the policy for endorsement; (c) I the Insured shall engage in military or naval service in time o war. In either of the cases (b) and (c) the disability and doubl indemnity benefits will also cease and the pro rata part of suc special premiums for the unexpired portion, if any, of the perio covered thereby shall be returned by the Company. If the In sured after having been engaged in military or naval service i time of war shall present evidence satisfactory to the Compan that he is then an acceptable risk for disability and double in demnity benefits as above, the provisions of this policy as to suc benefits will become operative again.

26. OPTIONAL METHODS OF SETTLEMENT.—Unless otherwis provided by written notice filed at its Home Office, the Compan will, at the option of the payee, make settlement under this polic as a death claim or as a matured endowment according to on of the following methods:

(a) CASH.—Pay the net proceeds of the policy in cash.

(b) GUARANTEED INCOME.—Retain the net proceeds of th policy as a principal sum and pay interest thereon at the end o each year during the lifetime of the payee at a rate not les than three per centum per annum, and pay said principal sun with any accrued or unpaid interest thereon upon the death of th said payee to his or her executors, administrators or assigns.

(c) LIMITED INSTALMENTS.—Pay the net proceeds of th policy in equal monthly instalments, provided the amount of eac such instalment is not less than ten dollars, the first instalmen to be payable immediately, and the amount of each instalment t be in conformity with the accompanying table.

Number of Monthly Instalments	24	36	48	60	72	84
Amount of each Monthly Instalment per $1,000	$42 92	$28 99	$22 08	$17 92	$15 15	$13 17
Number of Monthly Instalments	96	108	120	132	144	156
Amount of each Monthly Instalment per $1,000	$11 70	$10 55	$9 62	$8 88	$8 26	$7 73
Number of Monthly Instalments	168	180	192	204	216	228
Amount of each Monthly Instalment per $1,000	$7 28	$6 89	$6 55	$6 25	$5 98	$5 74
Number of Monthly Instalments	240	252	264	276	288	300
Amount of each Monthly Instalment per $1,000	$5 53	$5 34	$5 17	$5 01	$4 86	$4 73

(d) CONTINUOUS INSTALMENTS.—Pay the net proceeds of the policy in equal monthly instalments, provided the amount of each such instalment is not less than ten dollars, first, for a period of twenty years whether the beneficiary lives or dies, the first such instalment to be payable immediately, and secondly, after said period throughout the remaining lifetime of the payee, the first such instalment to be payable one month after payment of the last of the two hundred forty instalments certain, provided the payee be then alive, such payments to terminate with the last instalment preceding the death of the payee, the amount of each instalment to be in conformity with the accompanying table.

Completed Age of Payee when Policy becomes payable	10	11	12	13	14	15	16	17	18
Amount of each Monthly Instalment per $1,000	$3 36	$3 37	$3 39	$3 40	$3 42	$3 44	$3 46	$3 48	$3 50
Completed Age of Payee when Policy becomes payable	19	20	21	22	23	24	25	26	27
Amount of each Monthly Instalment per $1,000	$3 52	$3 54	$3 57	$3 59	$3 62	$3 64	$3 67	$3 70	$3 73
Completed Age of Payee when Policy becomes payable	28	29	30	31	32	33	34	35	36
Amount of each Monthly Instalment per $1,000	$3 76	$3 79	$3 83	$3 86	$3 90	$3 94	$3 98	$4 02	$4 07
Completed Age of Payee when Policy becomes payable	37	38	39	40	41	42	43	44	45
Amount of each Monthly Instalment per $1,000	$4 11	$4 16	$4 21	$4 26	$4 31	$4 36	$4 42	$4 47	$4 53
Completed Age of Payee when Policy becomes payable	46	47	48	49	50	51	52	53	54
Amount of each Monthly Instalment per $1,000	$4 59	$4 65	$4 71	$4 77	$4 82	$4 88	$4 94	$5 00	$5 05
Completed Age of Payee when Policy becomes payable	55	56	57	58	59	60	61	62	63
Amount of each Monthly Instalment per $1,000	$5 11	$5 16	$5 21	$5 25	$5 29	$5 33	$5 37	$5 40	$5 43

Completed Age of Payee when Policy becomes payable.....	64	65	66	67	68	69 and over		
Amount of each Monthly Instalment per $1,000.	$5 45	$5 47	$5 49	$5 50	$5 51	$5 52		

At any time while this policy is in force and unassigned, the Insured, or, if the interest of any beneficiary hereunder is irrevocable, the Insured and beneficiary jointly, upon written request to the Company filed at its Home Office, may elect any one of the above described options of settlement. If the policy is assigned the signatures of the owners will be required. A revocation of any such election may be effected in like manner.

Unless otherwise provided by written notice filed at the Company's Home Office, if settlement of this policy is made under option (b), the payee or payees may secure the payment of the principal sum in cash at any time upon giving a satisfactory release therefor; or if settlement is made under option (c) or option (d), the payee or payees may commute in one payment discounting at the rate of three per centum per annum, any of the unpaid instalments under option (c) or any of the unpaid instalments certain under option (d), subsequent payments, if any under such options being in no wise affected by any such commutation.

Any instalments certain payable under option (c) or option (d) which shall not have been paid prior to the death of the payee shall be paid, unless otherwise provided by written notice filed at the Home Office of the Company, to the executors, administrators or assigns of the payee.

The above methods of settlement (c) and (d) are not available if the beneficiary be a corporation, a co-partnership or an association.

INCREASE OF INTEREST INCOME OR INSTALMENT PAYMENTS.—In addition to the interest income under option (b) or the instalments payable under option (c) or within the fixed period of twenty years under option (d), there will be allowed by the Company at the end of each year on the fund retained such excess interest as the Company shall from year to year declare on such funds.

ANNUAL, SEMI-ANNUAL OR QUARTERLY INSTALMENTS.—At the option of the owner provision may be made for paying in lieu of monthly instalments, annual, semi-annual or quarterly instalments, which shall be the equivalent in value of the monthly instalments above specified, but will be slightly less than such instalments in the aggregate amount payable each year.

27. GUARANTEED INCOME OR INSTALMENT CERTIFICATE.—This policy, upon its maturity (either as a death claim or as an endowment), when one of the above options has been selected, shall be surrendered to the Company and, except in the case of option (a), a Certificate evidencing the rights and benefits under the option selected shall be issued in exchange therefor.

NOTE.—The foregoing printed paragraphs contain all the benefits and provisions referred to on the first page hereof. Any additional benefits or provisions will be stated below over the signature of an Executive Officer of the Company.

The Company's Official receipt for the first premium, countersigned by the agent, must be delivered with this policy upon due payment of such premium.

NOTICE.—To collect the amount payable under this policy it is not necessary to employ any person, firm or corporation.

APPLICATION.

I HEREBY DECLARE AND AGREE that the foregoing statements, together with this declaration and my statements and answers to the Company's Medical Examiner in Part II hereof, shall constitute my application for insurance on my life; that all of said statements and answers are full, complete and true, are material to the risk, and are offered by me as a consideration for, and as the basis and a part of the proposed contract of insurance. I also agree that there shall be no contract of insurance until a policy shall have been issued and delivered to me, and the first premium thereon paid, during my lifetime and continued good health, and that such delivery and payment shall constitute acceptance of the policy as issued. I further agree that only an Executive Officer of the Company has authority to make or alter a contract of insurance, or to bind the Company by any promise or statement.

MEDICAL EXAMINER'S FORM.

I hereby certify that I have read and find correctly recorded as made by me each of the above statements, and I renew and confirm the declaration as to such statements made by me in Part I of this application. I expressly waive on behalf of myself and of any person who may have or claim any interest in any policy issued upon this application, all provisions of law forbidding any physician or other person who has attended or examined me, or may hereafter attend or examine me, from disclosing any knowledge or information thereby acquired.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFIT RIDER.

(Providing for Waiver of Premiums and Payment of Annuity.)

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $362.20.

HOME LIFE INSURANCE COMPANY OF NEW YORK.

In Consideration of the application for this Policy, copy of which is attached hereto, and of the annual premium of *Three Hundred* and *Sixty-two* and *20/100* Dollars, and of the payment of a like amount upon each *First* day of *June* hereafter until *twenty* full years' premiums shall have been paid or until the prior death of the Insured.

Promises to Pay at the Home Office of the Company in the City of New York, upon receipt at said Home Office of due proof of the death of *John Doe*, of *New York*, County of *New York*, State of *New York*, herein called the Insured, *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy-year to *his Estate*, beneficiary.

The right of revocation is reserved.

Endowment Option. After the full number of stipulated premiums shall have been paid the insured may elect to continue paying a like premium from and after the *twentieth* year; and in consideration of such continued payment of premiums for *eight* more years the sum insured shall become payable on the *First* day of *June*, One thousand nine hundred and *forty-five*, if the insured be then living, together with an equalizing sum of *One Hundred Dollars, ($100.00)*. If this option be chosen this policy shall be surrendered and a new one issued giving effect to the foregoing terms.

ANNUAL DIVIDENDS.

The proportion of the surplus accruing hereon shall be ascertained annually by the Board of Directors and distributed upon payment of the second year's premium and at the end of the second and each subsequent policy year.

At the option of the insured such dividends shall be (1) paid in cash; or (2) applied towards the payment of any premium or premiums; or (3) applied to purchase participating paid-up additions to the policy; or (4) left to accumulate at interest, and payable at the maturity of the policy, or withdrawable on any anniversary of the policy. Three per cent. interest will be added on each anniversary and also such additional interest as may be apportioned by the company.

Unless the insured shall elect otherwise within three months after the mailing of a written notice calling for the election of one of the options, dividends shall be applied to purchase paid-up additions which may be surrendered at any time for a cash value not less than the original cash dividend.

APPLICATION OF DIVIDENDS.

If the dividends be left to accumulate to the credit of the Policy as per the foregoing option (4):—

(a) The Insured may on any anniversary apply the accumulated amount to shorten the period during which premiums are payable hereunder.

(b) Whenever the accumulated dividends together with the reserve on this Policy shall equal the sum insured the Company upon the surrender of this Policy, accompanied by a release of all claims hereunder, will pay the amount of said Policy less any indebtedness.

PAYMENT OF PREMIUMS.

MODE OF PAYMENT.—Except as herein provided, the payment of a premium or instalment thereof shall not maintain the Policy in force beyond the date when the next premium or instalment thereof is payable. All premiums are payable in advance at said Home Office or to any agent of the Company upon delivery on or before the due date of a receipt signed by an Executive Officer, to wit:—President, Vice-President, or Secretary of the Company and countersigned by said agent.

SEMI-ANNUAL OR QUARTERLY.—The mode of premium payments may be changed by the owner of this Policy by written notice to the Company at its Home Office not less than forty-five days prior to any anniversary date, from annual payments to semi-annual or quarterly instalments, or vice versa, at the premium rates and on the conditions in force at the date hereof.

Surrender and Loan values are quoted in the Table below for completed years only; but if a Policy be continued in force by semi-annual or quarterly payment for a fraction of an additional year, the surrender values will be proportionately increased for the additional time the Policy is thus maintained in force.

GRACE PERIOD.—A grace of one month (but not less than thirty days) without interest shall be granted for the payment of every premium after the first, during which time the insurance shall continue in force. If death occur within the period of grace, the unpaid premium shall be deducted from the amount payable hereunder.

LOANS AND SURRENDER OPTIONS.

LOANS, POLICY SOLE SECURITY.—After two full years' premiums have been paid and while this Policy is in force the Company will advance within ninety days after an application for loan is received, on the due assignment or pledge of the Policy and on the sole security thereof, an amount which with any existing loan hereon, and with interest to the end of the current policy-year on the total loan, and with any unpaid portion of said current policy-year's premium, shall be equal to, or, at the option of the owner, less than the Cash Value at the end of such current policy-year; interest on the loan will be at the rate of six per centum per annum, payable in advance, and such interest if not paid annually shall be added to the existing loan and shall bear interest at the rate at which the loan is made. Failure to repay any such advance or to pay interest shall not avoid this Policy unless the total indebtedness hereon to the Company shall equal or exceed the Cash Value at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the Insured and of the Assignee of record, if any, at the Home Office of the Company.

SURRENDER OPTIONS.—After this Policy shall have been in force two full years, the owner, within three months after any default in payment of premium, but not later, may elect (a) to surrender the Policy for its Cash Value; or, (b) to have the in-

surance continued in force as term insurance from the date of such default, without future participation and without the right to loan values, for an amount equal to the face amount of this Policy and any outstanding dividend additions, less any indebtedness to the Company hereon; or, (c) to purchase Participating paid-up life insurance payable at the same time and on the same conditions as this Policy.

RESERVE BASIS.—The reserve held for this Policy and for any paid-up dividend additions hereto and the net single premiums mentioned herein shall be computed by the American Experience Table of mortality at three per cent. interest.

CASH VALUE.—The Cash Value under option (a) after premiums have been paid for two full years or more shall be the entire reserve at the date of default subject to the deduction of a surrender charge which in the second and third years shall be not more than one and one-half per centum of the amount insured by this Policy and which will diminish in subsequent years until, *after premiums have been paid for ten full years or more, there shall be no surrender charge.* From such Cash Value any indebtedness to the Company existing at date of surrender shall be deducted.

PAID-UP OR EXTENDED INSURANCE.—The term for which the insurance will be continued under option (b), or the amount of the paid-up participating life insurance obtainable under option (c), shall be such as the Cash Value less indebtedness obtainable under option (a) will purchase at the attained age of the Insured at date of default when applied as a net single premium—fractions of a month or fractions of a dollar shall be disallowed.

TABLE OF MINIMUM LOAN AND SURRENDER VALUES.

The figures in the following Table give the minimum values available at the end of complete policy years if there be no indebtedness against the policy and provided premiums have been paid in full for the number of years stated. These values will be increased on account of any dividends which have been allotted and have not been withdrawn in cash up to the date of surrender or loan. If there be any indebtedness to the Company the figures will be modified as hereinbefore provided.

After Policy has been in force	Loan or Cash Value	Paid-up Participating Life Insurance	Paid-up Non-Participating Term Insurance for	
			Years	Months
2 years	$297 20	$ 680	3	4
3 "	545 60	1240	6	4
4 "	799 60	1770	9	1
5 "	1075 20	2340	11	11
6 "	1334 00	2850	14	2
7 "	1626 40	3410	16	4
8 "	1927 70	3960	18	5
9 "	2238 10	4520	19	10
10 "	2557 80	5060	21	2
11 "	2862 40	5560	22	3
12 "	3176 80	6050	23	2
13 "	3501 60	6550	24	0
14 "	3837 00	7040	24	10
15 "	4183 30	7530	25	8
16 "	4541 10	8020	26	7
17 "	4910 70	8510	27	8
18 "	5293 10	9000	29	0
19 "	5688 90	9500	31	0
20 "	6099 20	10000	..	..
	.....	.....	..	..

The Loan Values provided for in this table for the end of Policy years can be obtained (less interest) during such policy years, as set forth above under caption "Loans and Surrender Options."

Values for later years will be computed upon the above stated basis and will be furnished upon request.

AUTOMATIC EXTENDED INSURANCE.

On default in the payment of any premium hereon the insurance shall be continued, without action on the part of the Insured, as paid-up non-participating Term insurance as provided in option (b) aforesaid if the Insured shall not within three months after such default surrender this Policy to the Company at the Home Office for its Cash Value, or paid-up insurance.

CHANGE OF BENEFICIARY.

When the right of revocation has been reserved, the Insured, if there be no existing assignment of the Policy filed with the Company as herein provided, may, while the Policy is in force, designate a new beneficiary, with or without reserving the right of revocation, by filing written notice thereof at the Home Office of the Company, accompanied by the Policy for suitable endorsement thereon. Such change shall take effect upon the endorsement of the same on the Policy by the Company and not before. If any beneficiary, under either a revocable or irrevocable designation, shall die before the Insured, the interest of such beneficiary shall vest in the Insured, unless otherwise herein provided.

PREMIUM LIENS.

UNPAID PREMIUMS ADVANCED.—In lieu of automatic extended insurance the Company will, on receipt of a satisfactory request from the owner hereof at any time prior to default in payment of any premium, advance the amount of any unpaid premium as a lien on the Policy with interest in advance at the rate of six per centum per annum if, after deducting from the Cash Value all existing indebtedness and interest thereon to the end of the period to which the unpaid premium applies, the balance shall equal or exceed the overdue premium with interest to the same date. Subsequent premiums will in like manner be advanced from time to time as they fall due until the Cash Value as aforesaid is not sufficient to cover the accumulated indebtedness and advance the premium. Any indebtedness thus created shall be a first charge against the Policy and all proceeds thereof, ranking in priority to the claim of any beneficiary or assignee.

If the Cash Value or balance thereof be not sufficient to pay the entire premium and interest it shall be used to pay a quarterly premium and if insufficient to pay an entire quarterly premium any excess of the Cash Value hereon over the indebtedness shall be used to purchase extended term insurance as aforesaid.

At any time while the Policy be thus continued the Insured without medical re-examination may resume payment of premiums.

REINSTATEMENT.

FIVE YEARS AFTER DEFAULT.—This Policy may be reinstated at any time within five years from the date of default in the payment of any premium, upon evidence of insurability satisfactory to the Company and upon the payment of the arrears of premiums and of any cash surrender value allowed to the Insured with interest thereon at the rate of six per centum per annum, and, at the option of the Insured, either (a) upon payment in cash to the Company of any indebtedness which existed at said date of default together with interest thereon at the above rate, or (b) upon reinstatement of such indebtedness increased by the amount

of interest thereon at the above rate, provided such reinstated increased indebtedness does not exceed the loan value at the date to which reinstatement is made.

SPECIAL PROVISIONS.

POLICY ENTIRE CONTRACT.—This Policy with the application herefor constitutes the entire contract between the parties hereto. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this Policy or be used in defense of a claim hereunder unless contained in the written application and unless a copy of such application be endorsed upon or attached to the Policy when issued.

INCONTESTABILITY.—This policy shall be incontestable after one year from its date, except for non-payment of premiums or for violation of the provision relating to military or naval service in time of war.

RESIDENCE AND OCCUPATION.—This policy is free from conditions as to residence, travel and occupation except as follows:

MILITARY OR NAVAL SERVICE.—During the first five years of this policy, military or naval service in time of war is a risk not assumed by the company unless the Insured shall give notice thereof to the company within thirty-one days after entering on such service, and pay such extra premuims as the company may fix therefor—the pro rata part of such extra premium for the balance of the current contract year to be paid within thirty-one days after notice of the amount thereof shall have been mailed by the company to the last known address of the Insured, and succeeding extra premiums during the continuance of such service to be paid at the times when the premiums under the contract shall be payable. In event of the Insured entering upon such service and failing to give such notice, or failing to pay the extra premiums as so fixed at the times required, the liability of the company for death of the Insured during such period of five years, while engaged in or as a result of such service, shall be limited to the reserve at the time of death, less any indebtedness hereon to the company.

AGE.—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

SUICIDE.—This Policy shall become null and void if within one year from its date of issue the Insured shall commit suicide.

ASSIGNMENTS.—No assignment of this Policy shall be binding upon the Company unless such assignment or a certified copy thereof be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment.

AGENCY.—Agents are not authorized to modify this Policy or to extend the time for paying a premium.

OPTIONAL MODES OF SETTLEMENT.

The Insured or the beneficiary after the Insured's death in case the Insured shall have made no election, may by written notice to the Company at its Home Office, elect to have the net sum payable upon the death of the Insured paid as follows instead of in one sum:—

1. FIXED INSTALMENTS.—In equal annual instalments for a specified number of years, the first instalment being payable immediately, in accordance with the following Table for each $1,000 of said net sum; or

2. INSTALMENTS 20 YEARS CERTAIN; LIFE THEREAFTER.—In equal annual instalments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the payee shall survive, in accordance with the following Table for each $1,000 of said net sum; or

3. ANNUITY.—As an annuity payable during the life of the payee, in accordance with the following Table for each $1,000 of said net sum, the first annuity payment due one year after maturity and the last annuity payment to be the regular payment immediately preceding the death of the payee.

SUPPLEMENTARY CONTRACT.—When any option calling for annual payments is elected, this Policy shall be surrendered upon its maturity and a supplementary contract shall be issued for the option elected, which shall specify to whom any unpaid instalments shall be paid in event of the death of the payee. Supplementary contracts for fixed instalment periods shall participate in surplus annually as apportioned by the Company.

Unless otherwise specified by the owner or by the beneficiary in making such election, the payee under options (1) or (2) may at any time surrender the contract guaranteeing the payment of instalments for the commuted value of the payments yet to be made, computed upon the same basis as option (1) in the following Table; provided that no such surrender and commutation will be made under option (2), except after the death of the payee occurring within the aforesaid twenty years.

TABLE OF INSTALMENTS FOR EACH $1,000.

In Witness Whereof, the company has caused this Policy to be executed this *First* day of *June* Nineteen hundred and *seventeen*.

ELLIS W. GLADWIN, *Secretary.*

GEO. E. IDE, *President.*

HOME LIFE INSURANCE COMPANY OF NEW YORK.

TOTAL DISABILITY.

WAIVER OF PREMIUMS AND PAYMENT OF ANNUITY.

(Ordinary or Limited Payment Life Plan.)

Supplemental Agreement issued concurrently with and made a part of Policy Contract No. 99,999, dated *June 1, 1917*, on the life of *John Doe*.

In Consideration of the additional premium of *Seventeen and 70/100* Dollars, to be paid with the premium falling due under the above mentioned policy, on each *First* day of *June* (or within the period of grace) until age Sixty or the date when the policy becomes paid-up by its terms,

THE HOME LIFE INSURANCE COMPANY OF NEW YORK HEREBY AGREES that after one full annual premium shall have been paid under the above mentioned policy and before default in the payment of any subsequent premium, if the insured shall

BEFORE ATTAINING THE AGE OF SIXTY YEARS, furnish proof, satisfactory to the Company, that he has become totally disabled by bodily injury or disease, so that he is and shall be permanently, continuously, and wholly incapacitated for life and prevented thereby from pursuing any gainful occupation, the said Company by endorsement hereon shall agree

1. To waive the payment of premiums, if any, which may thereafter fall due under the said policy, or under this agreement during the continuance of such disability; and

2. Six months after receipt of due proof of such disability as aforesaid, with the written consent of the assignee, if any, to pay to the insured one-tenth of the face amount of said policy, and one-tenth of such face amount annually thereafter during the continuance of such disability, during the lifetime of the insured.

The insured shall on demand furnish proof satisfactory to the Company of continued disability at the date when any premium would have fallen due, or at the date when any annuity payment is due. Request for such proof shall not be made by the Company oftener than once in each year. The insured agrees to give immediate notice to the Company should he recover from his total disability. Failure to submit such proof or to give such notice shall cancel the foregoing benefits.

Waiver of premiums and payment of the annuity by the Company under the foregoing provisions during disability shall not affect the right of the insured to any dividend or other benefit provided for in said policy of insurance, but the full sum insured, the surrender value, the dividends, and all other benefits, shall continue with the same force and effect as if premiums were being duly paid by the insured.

IF THE INSURED SHALL HAVE ATTAINED THE AGE OF SIXTY YEARS then in event of permanent total disability as aforesaid occurring thereafter and provided the policy is free from indebtedness, premiums subsequently falling due will be waived during the continuance of such disability, but each premium so waived will reduce the face value of the policy by a like amount and future premiums, loan, cash, and other values under the policy shall be reduced proportionately to the reduction in the face value.

The irrecoverable loss of sight in both eyes, or the total and permanent loss by accident or disease of the use of both hands, or both feet, or of one hand and one foot, shall constitute total disability within the meaning of this contract without prejudice to any other cause of disability.

This Supplemental Agreement may be cancelled on any anniversary date by the insured and failure to pay the premium for this additional benefit before the expiry of the days of grace shall automatically effect such cancellation.

The foregoing provisions for waiver of premiums and for payment of annuity benefits in event of permanent total disability, shall become null and void and the additional premium shall cease to be payable if the insured shall engage in military or naval service in time of war, provided that after the termination of such service upon the presentation of evidence satisfactory to the Company that the insured is acceptable for the said additional benefits, said provisions will again become operative on payment of the additional premium aforesaid.

When a Limited Payment Life Policy becomes paid up by its terms, the foregoing provision for payment of annuity benefits in event of permanent total disability shall remain in force whether or not the insured takes advantage of the Endowment Option. No further payment of premiums will be required to secure such annuity benefits. The provisions for waiver of premiums in event of permanent total disability shall thereupon become null and void.

This contract shall be effective from June 1st, 1917.

In Witness Whereof, the Company has caused this Agreement to be executed this *First* day of *June*, 19*17*.

ELLIS W. GLADWIN, *Secretary.* GEO. E. IDE, *President.*

APPLICATION.

11. Do you understand and agree that no statements, representations, or information made or given by or to the person soliciting or taking this application for a policy, or by or to any other person, shall be binding on the Company or in any manner affect its rights unless such statements, representations or information be reduced to writing, and presented to and approved by the President, Vice-President or Secretary of the Company; and that the Company shall incur no liability under this application until it has been received, approved, and a policy issued thereon and delivered during your life and continuance in good health, and until the full premium has been duly paid to and accepted by the Company or its authorized agent, except that when the premium has been paid in advance to an authorized agent of the Company and a conditional receipt on the Company's authorized form has been given by such agent, the liability of the Company shall be as stated in such conditional receipt?

NOTE.—Before this application will be considered the answer must be in the affirmative.

MEDICAL EXAMINER'S FORM.

On behalf of myself, and of any person who shall have or claim any interest in any policy issued hereunder, I declare each of the above answers to be true, full and complete.

When a Policy is issued on the life of an Army or Naval officer the clause "Military or Naval Service" is cancelled and replaced by the following endorsement:

THE SPECIAL PROVISION ENTITLED "MILITARY OR NAVAL SERVICE" WAS ELIMINATED AND THIS ENDORSEMENT SUBSTITUTED THEREFOR BEFORE THE EXECUTION OF THE POLICY.

Free from Conditions except Active Warfare.

This policy covers Military or Naval Service except active warfare. Active warfare is a risk not assumed by the Company unless the insured shall give notice thereof to the Company within thirty-one days after entering on such service, and pay such extra premiums as the Company may fix therefor—the pro rata part of such extra premium for the balance of the current contract year to be paid within thirty-one days after notice of the amount thereof shall have been mailed by the Company to the last known address of the insured, and succeeding extra premiums during the continuance of such service to be paid at the times when the premiums under the contract shall be payable. In the event of the insured entering upon such service and failing to give such notice, or failing to pay the extra premiums as so fixed at the times required, the liability of the Company for death of the insured while engaged in or as a result of such service shall be limited to the reserve at the time of death, less any indebtedness hereon to the Company.

Dated June 1, 1917.

HOME LIFE INSURANCE COMPANY,

ELLIS W. GLADWIN,
Secretary.

20-PAYMENT LIFE GUARANTEED ANNUAL ADDITION POLICY WITH DISABILITY BENEFITS.

This is a non-participating policy and does not share in the profits or surplus of the Company

No. 99,999. AGE, 35.
AMOUNT, $10,000 ANNUAL PREMIUM, $382.40

ILLINOIS LIFE INSURANCE COMPANY

Agrees to Pay the principal amount of *Ten Thousand Dollars,* together with such Fully Paid Additions as may have been credited to this policy, as provided on the second page hereof, to *Martha Priscilla Brown, wife* of the insured, or to such other beneficiary as may have been duly designated, at the Head Office of the Company, in Chicago, Illinois, immediately upon receipt of due proofs of the death of *Richard Gordon Brown,* the insured, of *Chicago,* County of *Cook,* State of *Illinois,* provided this policy is in force at the time of the death of insured.

YEARLY SURRENDER OPTIONS.

All premiums hereon having been paid in full in cash, and this policy being free from indebtedness, the insured, upon surrender and cancellation thereof on the second anniversary of its date of issue, or upon the date upon which any subsequent annual, semi-annual or quarterly premium may become due, a thirty days' previous notice in writing of insured's intention so to surrender having been furnished to the Company at its Head Office, will be entitled to one of the following options, the respective values or extensions thereof being shown in the Tables of Values on the fourth page hereof, which said tables, with the explanation, illustration and statements prefatory thereto are a part of this policy:

First option—Cash.

Second option—Paid-up Insurance.

Third option—Extended Insurance.

NOTE.—The election of the second or third option will be evidenced by the issuance of a new policy in lieu of this policy.

Cash Loans, as provided on second page hereof.

THIS IS TO CERTIFY that Illinois Life Insurance Company will pay to the beneficiary under Policy No. *Specimen,* issued by said Company, the sum of One Hundred Dollars within three days after the receipt of this Certificate, in the event of the death of said insured while said policy is in force for the full face amount thereof; provided said Certificate is accompanied by an affidavit, stating the fact of the death of the insured thereunder, and the time, place and cause thereof, duly executed by the said beneficiary and by the Judge or Clerk of any Court of Record of the County in which the said insured resides at the time of his death, or by any reputable physician, clergyman in good standing, or postmaster, residing in said county. The said payment shall apply on account of any amount due under said policy and, being made in advance of the receipt of due proofs of death, is made and accepted without any admission by the Company of its liability on said policy.

ILLINOIS LIFE INSURANCE COMPANY,
By JAMES W. STEVENS, President.

Countersigned by.....Secretary-Recorder.

ONE MONTH'S GRACE.—A grace of one month from the due date of any premium, during which period of grace the insurance shall remain in force, will be allowed in the payment of premiums hereon during the second and subsequent policy years subject to an interest charge at the rate of five per cent per annum. In case of the death of the insured during said month, the unpaid premium shall be deducted from the proceeds hereof.

POLICY AUTOMATICALLY CONTINUED.—Should the insured fail to pay any premium hereon, after premiums for three years have been paid, without having exercised any one of the several options set forth on the first page hereof, the Company will, without any action on the part of the insured, grant the Third Option (Extended Insurance) mentioned on the first page hereof. The Company will revive and reinstate this policy at any time within five years of the date of default, upon being furnished with evidence satisfactory to it of the then insurability of the insured and payment of arrears of premiums and payment or reinstatement of any other indebtedness, with interest at the rate of five per cent per annum.

As provided on the fourth page hereof, the term of Automatic Extended Insurance will be increased if, at the time of default, there are any Fully Paid Additions to the credit of this policy.

OPTIONAL CASH SETTLEMENT.—As provided by the laws of the State of Illinois, the right is reserved to the insured hereunder to surrender this policy to the Company within thirty-one days of default in payment of any premium and receive in cash the full legal reserve value (American Experience 3½% basis) of the Extended Insurance automatically available under the above provisions.

CASH LOANS.—The Company will make loans on the sole security of this policy at any time, and from time to time after it has been in force one full year, charging interest in advance at five per cent per annum. The Company may require a thirty days' previous notice at its Head Office before making any loan, and will require the execution of a proper Loan Agreement and a proper assignment and delivery of this policy. The amount of loan available from time to time, as indicated on the fourth page hereof, shall be increased by the amount of the Legal Reserve (American Experience 3½% Basis) on any Fully Paid Additions to the credit of this policy, and shall be subject to the deduction of any existing indebtedness on or secured by this policy, together with any unpaid balance of the premium for, and interest in advance on the loan to the end of the policy year in which the loan is made. Failure to repay any such loan, or to pay renewal interest thereon, shall not void this policy unless the total indebtedness on said policy shall equal or exceed the amount of loan available at the time of such failure; nor until one month after notice shall have been mailed by the Company to the last known address of the insured and of any Assignee of Record at the Head Office of the Company. In computing said "total indebtedness" interest if not paid when due shall be added to the principal of such loan and shall bear interest at the rate of five per cent per annum.

SUICIDE.—Death by the insured's own hand or act, whether sane or insane, within two years from the date hereof, is a risk not assumed by the Company, and in event of death as aforesaid, the liability of the insurer hereunder shall be limited to an amount equal to the premiums actually paid hereon.

MILITARY OR NAVAL SERVICE IN TIME OF WAR.—During the first five years from the date of this policy military or naval serv-

ice in time of war is a risk not assumed by the Company, and entry into such service shall void this policy except as herein provided. The Company will, however, issue a permit to engage in such service provided, within thirty-one days after the Insured has entered therein, the Company shall receive at its Head Office in Chicago, Illinois, a written notice thereof setting forth the service entered upon; for which said permit and any renewal thereof extra premiums (at a rate per annum not to exceed 15 per cent of the amount insured by this policy and the Additions thereto, if any) shall be paid as follows:

The Company shall, after it has received said notice, send to the Insured, at the address last furnished by him to the Company, a statement of the extra premium required for the issuance of such permit for the balance of the then current policy year, and the Insured shall pay such extra premium at the said Head Office of the Company in Chicago, Illinois, within thirty-one days of the date of the mailing of such statement; and from the time when the Company receives such notice until the expiration of said last named period of thirty-one days the insurance shall be in full force and effect, but subject to deduction, in event of death, of the amount of such required extra premium. Upon the receipt of such remittance at the Head Office of the Company within the specified time, the permit shall be issued and transmitted to the Insured.

Said permit may be renewed for further periods of one year each during the continuance of the original policy by the payment to the Company at its Head Office, on subsequent anniversaries of the date of said policy, of the extra premium then charged by the Company for such renewal; provided that said extra premium shall not be payable until thirty-one days from the time when the Company shall mail to the Insured, at the last address furnished by him to the Company, a statement of the amount of said premium; and provided further, that the provisions in said policy for one month of grace in payment of premiums shall apply to the payment of said extra premium as well as the regular premium specified in said policy.

In the event of the Insured entering upon any such service and failing to give the notice aforesaid within the time above provided, or in the event of the Insured failing to pay such extra premiums, at the times and in the manner herein required, the liability of the Company under this policy, in event of the death of the Insured thereafter occurring, either during the continuance in such military or naval service or within one year after final discharge therefrom, and while this policy is in force, shall be for an amount equal to one-fourth of the amount insured under the terms of such policy at the time of death, less any indebtedness on the policy to the Company; provided that at any time after such final discharge and before the expiration of one year thereafter the liability of the Company shall be immediately restored to the full amount insured by the policy, upon evidence being furnished to the Company satisfactory to it of the then insurability of the insured at standard rates.

Upon the final discharge of the Insured from such Military or Naval service, no further extra premiums for such service shall be required to be paid (unless the Insured shall later enter upon such service), and the unearned proportionate part of any such extra annual premium from the date of such final discharge to the end of the then current policy year shall be refunded to the Insured.

CHANGE OF BENEFICIARY.—The insured may, *without expense*, at any time, and from time to time, during the continuauce of this policy, provided it is not then assigned, change the beneficiary or beneficiaries, by written notice to the Company, at its Head Office, accompanied by this policy, such change to take effec[illegible] only upon

approval of the application therefor by the Company and upon endorsement of the same on the policy by the Company. If the beneficiary last designated shall not be living at the death of the insured, the amount then insured by this policy shall be paid to the estate of the insured.

PREMIUMS, WHERE AND HOW PAYABLE.—All premiums hereon are due and payable in advance at the Head Office of the Company in Chicago, Illinois, but may be paid to agents of the Company, in advance, in exchange for the Company's official receipt, signed by the President or Secretary, and countersigned by the agent. A premium other than an annual will be accepted according to the Table of Payments endorsed hereon and made a part hereof; provided that the receipt of any such premium, less than a full annual, shall not have the effect to continue this policy in force longer than three months in case of a quarterly premium, or six months in case of a semi-annual premium. Failure to pay any premium when due shall, except as herein otherwise provided, void this policy and forfeit all premiums paid hereon to the Company, and terminate and forfeit the insured's right to pay any further premiums hereunder.

INSTALMENT OPTION.—The insured may at any time, provided this policy is not then assigned, change the manner of payment of the insurance hereunder from one payment to payment in Limited Annual Instalments or in Continuous Annual Instalments in accordance with and subject to the provisions headed "Instalment Benefits" and the appropriate table thereunder. Such change will take effect upon endorsement of the same on the policy by the Company.

See copy of Application herewith and if errors or omissions are found therein, note the same and return the Policy to "Illinois Life Insurance Company, Chicago, Ill.," for correction.

YEARLY ADDITIONS TO AMOUNT INSURED.

During twenty years from the date hereof, upon renewal of this policy at the end of each year by payment of premium for the policy year then beginning, it shall be credited with Fully Paid Additions to the amount insured hereunder payable upon receipt of due proofs of death of the insured, to the beneficiary herein, in addition to the principal amount of this policy. The amount of this policy and the Fully Paid Additions credited thereto, from time to time, and which includes Additions previously credited, is shown in the table below opposite the number in the first column indicating the full years for which premiums have been paid.

TABLE SHOWING THE AMOUNT OF THIS POLICY FROM TIME TO TIME, BEING THE PRINCIPAL AMOUNT THEREOF, TOGETHER WITH THE FULLY PAID ADDITIONS CREDITED THERETO.

Full Years Premiums Paid.	Principal Amount of this Policy and Additions thereto.	Full Years Premiums Paid.	Principal Amount of this Policy and Additions thereto.	Full Years Premiums Paid.	Principal Amount of this Policy and Additions thereto.
1	$10000 00	8	$11020 00	15	$11910 00
2	10130 00	9	11160 00	16	12020 00
3	10310 00	10	11290 00	17	12140 00
4	10460 00	11	11420 00	18	12250 00
5	10600 00	12	11540 00	19	12350 00
6	10750 00	13	11670 00	20	12460 00
7	10890 00	14	11790 00		

The same privileges and conditions herein that apply to the surrender of this policy for a Cash Value shall apply also to the surrender of the Fully Paid Additions hereon, and upon surrender of such Fully Paid Additions the insured shall be entitled to receive as a Cash Value for such Additions, the then full legal reserve value thereof according to the American Experience 3½ per cent basis.

THE COMPANY GUARANTEES:

1st. That when all premiums hereon, without reduction, have been paid for *16* Years, the then Fully Paid-up Insurance Value of this policy (available upon its surrender as elsewhere herein provided) and the Additions thereto, payable upon the death of the insured, shall be *$10070.00.*

2nd. That when all premiums hereon, without reduction, have been paid for 20 Years:

(*a*) The then Fully Paid-up Insurance Value of this policy and the Additions thereto, payable upon the death of the insured, shall be *$12460.00.*

(*b*) The Total Cash Surrender Value of this policy and the Additions thereto, payable in cash to the insured upon surrender of this policy on the 20th anniversary of its date of issue, shall be *$7500.00.*

At the option of the insured, upon a written notice to the Company at its Head Office thirty days prior to the due date of the second or any subsequent annual premium hereon, the insured may elect to avail himself of a guaranteed reduction in future premiums in lieu of receiving any further Annual Fully Paid Addition credits, as follows:

	Annual.	Semi-Annual.	Quarterly.
Full Premium	$382 40	$198 80	$101 80
Annual Guaranteed Reduction commencing with premium for second year	$64 60	$32 30	$16 10
Premium after Reduction	$317 80	$166 50	$85 20

Should the insured elect the Premium Reduction Option within the first policy year, this policy is guaranteed to become Fully Paid-up for its Principal Amount, without Addition Credits, when premiums for 20 Years shall have been duly paid.

GENERAL PROVISIONS.—(1) This policy and the application therefor, a copy of which is hereto attached, taken together, constitute the entire contract, which cannot be varied, except by the President or Secretary of the Company, in writing, and no condition, privilege, provision or modification of this contract endorsed hereon, or attached hereto unless signed by the President or Secretary, shall control or be binding upon the Company, or in any manner be regarded as a part of this contract. (2) All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy unless it is contained in the written application, copy of which is attached hereto. (3) If the age of the in-

sured is misstated, the amount payable under this policy shall be such as the actual premium paid would have purchased at the correct age of the insured, according to the Company's published rate at the date of the issue hereof. (4) Upon the maturity of this policy by the death of the insured, any unpaid balance of the annual premium for the current insurance year, together with any and all other indebtedness hereon shall be a first lien on this policy, and will be deducted and set off against any amount becoming due hereon. (5) The Tables of Values on the fourth page hereof apply only to policies free from indebtedness. On policies subject to indebtedness the benefits shown in said Tables of Values shall be reduced in the following manner: Any indebtedness, including any loan made on the security of this policy, shall first be deducted from the net reserve value of the benefit applied for (if application be duly made), or of the Automatic Extended Insurance (if application be not duly made), the respective benefits indicated by said tables being proportionately reduced. (6) The failure to pay any premium hereon when due, or the maturity of this policy by death or otherwise, shall render any loan hereon forthwith due and payable. (7) Any assignment of this policy must be made in duplicate and both copies sent to the Head Office, one to be retained by the Company and the other to be returned. The Company assumes no responsibility for the validity of any assignment. (8) No suit shall be brought or maintained to collect under this policy unless commenced within six years from the time the cause of action accrues. (9) This policy is not entitled to participate in the profits or surplus of the Company. (10) The insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the insured by this policy. (11) The Cash, Loan and Surrender Values in this policy, to, but not including the twentieth year, are based on the reserve hereon, computed according to the American Experience Table of Mortality with interest at the rate of 3½ per cent per annum, and for the twentieth and subsequent years according to the same table of mortality with interest at the rate of 3 per cent.

This policy shall be incontestable after two years for the amount due, except for the non-payment of premiums and subject to the provisions of the foregoing paragraph headed Military or Naval Service in Time of War.

This Agreement is Made in Consideration of the written and printed application therefor, which is hereby made a part hereof, and of the payment in advance of *Three Hundred Eighty-two and 40/100 Dollars* (said payment comprising the advance reserve hereon set apart to the credit of this policy and the premium for term insurance terminating on the *first* day of *June,* 1918, and in further consideration of the renewal of this policy for the whole life period from above date by the payment of *Three Hundred Eighty-two and 40/100 Dollars* on the said *first* day of *June,* 1918, and the payment of a like sum on the *first* day of each *June* thereafter, until but not including the *first* day of *June,* 1937, after which no further payment of premiums will be required.

In Witness Whereof, the ILLINOIS LIFE INSURANCE COMPANY has caused this agreement to be signed by its President and Secretary, and countersigned by its Recorder or Assistant Recorder this *first* day of *June,* One Thousand Nine Hundred and *Seventeen.*

OSWALD J. ARNOLD, *Secretary.*

JAMES W. STEVENS, *President.*

INSTALMENT BENEFITS.

The insured may, at any time, change the mode of payment of the proceeds of this policy as a death-claim, if the policy is not then assigned, from payment in one sum, as provided on the first page, to payment by Annual Instalments, as stated below. Notwithstanding such change, however, the proceeds of the policy shall be paid in one sum only, if at the time of the death of the insured, such proceeds are less than One Thousand Dollars.

If the insured has changed the mode of payment to Annual Instalments, he may at any time subsequently entirely revoke said change, thereby making the proceeds of this policy again payable in one sum, or may select any other Instalment Benefit herein provided for.

The payment of the first instalment shall be made immediately upon receipt of due proofs of the death of the insured, and subsequent instalments shall be paid annually thereafter.

If the beneficiary shall survive the insured and shall die before all instalments have been duly paid, the remainder of the instalments shall be commuted and paid in one sum to the Executors, Administrators or Assigns of the beneficiary.

Each change of mode of payment, or revocation of any change, must be requested by the insured in writing, and shall not take effect until endorsed on this policy by the Company at the Head Office.

The beneficiary can neither assign nor commute unpaid instalments, unless such right is given to the beneficiary by the insured in writing, and is endorsed on this policy by the Company at the Head Office in Chicago, during the lifetime of the insured. If, however, the proceeds of this policy or any part thereof, are payable to Executors, Administrators or Assigns, such proceeds shall be commuted and paid in one sum.

The following tables are based upon a policy, the proceeds of which are One Thousand Dollars, and will apply pro rata to this policy.

TABLE OF LIMITED ANNUAL INSTALMENTS.

Annual Instalments limited to the number stated below; any number from two to twenty-five may be selected by the insured.

Number of Instalments.....	25	*20	19	18	17	16	15	14	13	12
Amount of each Instalment.....	$56	$65	$67	$70	$73	$77	$81	$85	$91	$97
Number of Instalments.....	11	10	9	8	7	6	5	4	3	2
Amount of each Instalment.....	$104	$113	$124	$138	$155	$179	$211	$261	$343	$507

*ILLUSTRATION.—If payment is to be made by twenty Annual Instalments, the amount of each Instalment will be $65 for each $1,000 of proceeds.

TABLE OF CONTINUOUS ANNUAL INSTALMENTS.

Annual instalments to continue during entire lifetime of beneficiary, but Twenty-five Annual Instalments at least to be paid. (Payment by Continuous Instalments cannot be selected if there is more than one beneficiary under this policy.)

Age of Beneficiary at death of Insured	15 or under.	16	17	18	19	20	21	22	23	24	25	26	27
Amount of each Instalment	$40	$40	$40	$40	$40	$41	$41	$41	$41	$41	$42	$42	$42

Age of Beneficiary at death of Insured	28	29	30	31	32	33	34	35	36	37	38	39	40
Amount of each Instalment	$43	$43	$43	$44	$44	$44	$45	$45	$46	$46	$47	$47	$48

Age of Beneficiary at death of Insured	41	42	43	44	45	46	47	48	49	*50	51	52
Amount of each Instalment	$48	$48	$49	$50	$50	$50	$51	$51	$52	$52	$52	$53

Age of Beneficiary at death of Insured	53	54	55	56	57	58	59	60	61	62	63	64 or over
Amount of each Instalment	$53	$53	$54	$54	$54	$54	$55	$55	$55	$55	$55	$55

*ILLUSTRATION.—If at the death of the insured the beneficiary should be fifty years of age last birthday, the amount of each Annual Instalment will be $52 for each $1,000 of proceeds, and on a policy the proceeds of which were $10,000, the amount of each annual instalment would be $520.00, the payment of instalments to continue during the entire lifetime of the beneficiary; if, however, the beneficiary should die before twenty-five instalments shall have been paid, the remainder of said twenty-five instalments will be commuted and paid in one sum, as stated above.

TABLES OF VALUES.

Applicable, under the conditions specified herein, to policies free from indebtedness.

EXPLANATION: The Cash Loan Value *for each $1,000 of this policy* is the amount shown in Table 1 below, in the column under the age at which the policy is issued and opposite the number in the first column indicating the number of full years' premiums paid hereon.

The amount of the Cash Surrender Value and of the Paid-up Insurance Surrender Value *for each $1,000 of this policy*, and the term of Extended Insurance from the original due date of the unpaid premium, are shown in Tables 1, 2 and 3 below, respectively, in the column designating the age at which this policy is issued and opposite the number indicating the full years for which premiums have been paid. At intervening periods (*i. e.* at the end of any quarter in the third or any subsequent policy year) these values are proportionate to the respective values at the beginning and end of said year.

Should this policy at any time be continued under the Extended Insurance Option, the Fully Paid Additions, if any, then to its

credit, shall be immediately cancelled and the legal reserve thereon applied to increase the term of the Extended Insurance. In determining the Additional Extended Insurance the full legal reserve (Am. Exp. 3½% Basis) of the Fully Paid Additions shall be applied to the purchase of such Additional Extended Insurance on the same basis as that upon which this policy's legal reserve is applied, at the time such Extended Insurance is granted, in determining the then available Extended Insurance as shown in Table 3 below.

ILLUSTRATION: The Paid-up Insurance Surrender Value available on each $1,000 of a policy issued at age 35 after payment of premiums for 10 full years is $463.00. The Paid-Up Value, therefore, on a policy of $2,500 would be 2½ times 463 00 or $1157.50.

For the twentieth and subsequent years, the reserve value of the respective Cash Loan Values and Surrender Options shall be the full American Experience 3 per cent reserve on this policy on the dates upon which said values and options are available.

Table 1. CASH AND LOAN VALUES

Based on a Policy of $1,000. Cash Values at end of Year; Loan Values any time during Year.

Policy Year	Age at which policy is issued																				Policy Year
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
1	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	1
2	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	2
3	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	3
4	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	4
5	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	5

Table 2. PAID-UP INSURANCE SURRENDER VALUES

Based on a Policy of $1,000.

Policy Year	Age at which policy is issued																				Policy Year
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
1	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	1
2	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	2
3	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	3
4	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	4
5	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	5

Table 3. EXTENDED INSURANCE FOR FACE AMOUNT OF POLICY

ILLINOIS LIFE INSURANCE COMPANY
CHICAGO.

JAMES W. STEVENS, *President.*

WAIVER OF PREMIUM IN EVENT OF PERMANENT TOTAL DISABILITY.

Before Attaining Age 60.

The premium stated in policy No. 99999 (to which this agreement is attached and of which it forms a part) includes an additional premium of 25 cents per annum for each One Thousand Dollars of insurance. In consideration of such additional premium the Illinois Life Insurance Company hereby grants the following Waiver of Premium in event of permanent total disability.

After this policy has been in force one full year, the Company will waive payment of the premiums thereafter becoming due if, before the insured has attained the age of sixty years and before default in the payment of any premium, the Company shall receive proof satisfactory to it that the insured has become wholly disabled by bodily injury or by disease, so that he is and presumably will be permanently, continuously and wholly prevented thereby from performing any work for compensation or profit, or following any gainful occupation. Such waiver shall not become effective until the same shall be endorsed upon said policy by an officer of the Company at its Head Office. Any premium so waived shall not be deducted from the sum payable under the policy, and the loan and surrender values set forth in the Tables of Values shall be the same as if such premiums had been paid in cash: Provided that, notwithstanding proof of disability may have been accepted by the Company as satisfactory, the insured shall at any time, on demand, furnish the Company satisfactory proof of the continuance of such disability; and if the insured shall fail to furnish such proof, or if it shall appear to the Company that the insured is able to perform any work or to follow any occupation whatsoever for compensation, gain or profit, all premiums thereafter falling due must be paid in conformity with the policy contract. Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot will be considered as total and permanent disability within the meaning of this provision.

When the insured shall have reached age 60 the annual premium stated in the within policy (if any premiums, by the policy's terms, are thereafter due) shall be reduced by the amount of the additional premium which, as above set forth, is included in the premium stated in said policy.

WAR SERVICE VOIDS THIS AGREEMENT.—The engagement of the Insured in any Military or Naval Service in time of war shall operate to void this Agreement respecting Waiver of Premium in Event of Permanent Total Disability, and automatically to reduce the premium charged on the policy to which this Agreement is attached by the amount of the premium charged for the Waiver of Premium benefit. The unearned proportionate premium (for Waiver of Premium benefit) for the balance of the current policy year within which the Insured shall have entered upon any such service shall be refunded to the Insured.

Signed concurrently with and as part of the within policy the day and date therein written.

OSWALD J. ARNOLD,
Secretary.

APPLICATION.

MEDICAL EXAMINER'S FORM.

AGREEMENT.—It is hereby declared and agreed: 1st, That all the statements and answers in this application (in the part marked Part I, as well as those in the part marked Part II) are true, full and complete and I agree that if any of said answers are fraudulent that any policy issued upon this application shall be null and void. 2d. That this application, of which this agreement forms a part, shall with any policy (whether of the kind applied for or otherwise) issued hereunder, and the benefits and conditions therein, be the sole basis of the contract between me and the Company, and shall be binding on all parties in interest under such policy. 3d. That inasmuch as only the officers at the Head Office of the Company in the City of Chicago have authority to determine the terms and conditions upon which a policy shall issue on any application, no statements, promises or information made or given by, or to, the person soliciting or taking this application for a policy, or by or to any other person, shall be binding on the Company or in any manner affect its rights, unless such statements, promises or information be reduced to writing, and presented to the officers of the Company, at the Head Office, in this application. 4th. That the Company shall incur no liability under this application until the first premium has actually been paid to, and accepted by the Company or its authorized agent, and this application has been received, approved, the policy issued thereon by the Company, at the Head Office, and said policy actually delivered to and accepted by the Insured, all during my lifetime and sound health. 5th. That any policy that may be issued in pursuance of this application shall be in consideration of the statements, answers and agreement by me made in this application. 6th. That the whole or any part of the risk herein proposed may be reinsured. 7th. That my engaging in any of the following acts, occupations or employments, within two years from the date of the policy issued under this application, without first obtaining the Company's written permission and, if such permission is granted, payment of the extra premium required therefor (it being understood that any extra premium charged shall be on the annual basis and payable throughout the period during which premiums are payable on any policy issued hereon), will render such policy absolutely void, viz.: Blasting; Mining; Sub-Marine Labor; Aeronautic Ascensions; the manufacture, handling or transportation of inflammable or explosive substances; climbing electric light, telephone or telegraph poles or handling electric lines or wires with a voltage in excess of 500, or handling or repairing dynamos in operation; service on railroad trains (excepting as passenger or sleeping car or parlor car conductor; or, on dining cars, or as baggageman, express agent, or railway postal clerk); switching or coupling cars; service on any steamboat or other vessel or boat, excepting as officer on river steamboat; service as bartender; or dealing in intoxicating liquors. 8th. I hereby expressly waive all provisions of law forbidding any physician or surgeon from disclosing any information acquired while attending me in a professional capacity, and I hereby direct and authorize any said physician to make any and all disclosures of information desired by said Company upon its application therefor.

20 PAYMENT LIFE NON-PARTICIPATING NEW TRIPLE OPTION POLICY WITH DISABILITY BENEFITS.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $383.40.

INTERNATIONAL LIFE INSURANCE COMPANY

ST. LOUIS, MO.

By this Policy of Insurance

Agrees to Pay *Ten Thousand and no/100* Dollars, at its Home Office in St. Louis, Missouri, as follows:

The Beneficiary. To *Mary Doe, wife* of the Insured, upon receipt of due proofs of the death of the Insured, during the continuance of this policy.

The Insured. *John Doe* of *St. Louis,* County of ....., State of .....

This Policy is absolutely free from conditions as to Residence, Travel or Place of Death. This Policy is Incontestable after one year except for non-payment of premiums, or violation of its conditions relating to Military or Naval Service in time of war.

STATE OF MISSOURI
INSURANCE DEPARTMENT.

This policy is registered and secured by a pledge of bonds or deeds of trust on real estate deposited with this department.

Jefferson City, Mo., ..., 191....

By..... .....
Deputy Superintendent. Superintendent.

AUTOMATIC PREMIUM LOAN.

If a request for the Automatic Premium Loan privilege, signed by the Insured, is received at the Company's Home Office with the application for this policy, or before default in the payment of any premium, without further action by the Insured, the Company will lend the amount of any premium not paid when due or within the days of grace, until a written revocation of said request has been received by the Company, provided the loan value is sufficient to pay the premium then due, all outstanding indebtedness and interest in advance for one year at the rate of six per cent. per annum. Such loan shall be a first lien on this policy in any settlement hereunder.

TABLE OF GUARANTEED VALUES

At the end of	Cash and Loan Value.	Paid-up Insurance	Insurance Automatically Continued For	
	Column 1	Column 2	Column 3	
			Years	Months
1 Year				1
2 Years				2
3 "	$ 370	$1050	3	8
4 "	580	1580	5	7
5 "	790	2110	7	6
6 "	990	2630	9	9
7 "	1210	3160	12	1
8 "	1450	3680	14	2
9 "	1700	4210	16	0
10 "	1970	4740	17	7
11 "	2270	5260	18	11
12 "	2580	5790	20	2
13 "	2910	6320	21	2
14 "	3270	6840	22	2
15 "	3650	7370	23	1
16 "	4010	7890	24	1
17 "	4390	8420	25	1
18 "	4790	8950	26	4
19 "	5220	9470	27	11
20 "	5660	10000	Life	

Loan and cash values after the twentieth policy year will be the full reserve of this policy on the basis stated herein, the figures for which will be furnished on request to the Home Office of the Company.

If default occur after a fractional part of the current year's premium has been paid, the above values will be proportionately adjusted.

GUARANTEED BENEFITS OF THIS POLICY.

AUTOMATIC EXTENDED INSURANCE.—If any premium shall not be paid on or before the date when due, and if there be no indebtedness to the Company, the full amount of insurance hereunder will automatically continue from said due date as Term Insurance during the term, including the period of grace, specified in Column Three (3) of the Table of Guaranteed Values.

PAID-UP INSURANCE.—If any premium after the third shall not be paid on or before the date when due, and if there be no indebtedness to the Company, upon written request therefor made by the Insured within six months from default in payment and on surrender of this policy, the Company will issue a policy paid-up for life for the amount specified in Column Two (2) of the Table of Guaranteed Values for the year to the end of which premiums in full have been paid.

SURRENDER FOR CASH.—If any premium after the third shall not be paid on or before the date when due, and if there be no indebtedness to the Company, upon written request therefor within six months from such default in payment and on surrender of this policy, the Company will pay in cash the net value of either the paid-up or extended insurance hereunder, which is the amount specified in Column One (1) of the Table of Guaranteed Values for the year to the end of which premiums in full have been paid.

CASH LOANS.—On or after the beginning of any policy year after two years from date hereof and on demand in writing to the Home Office of the Company, the Insured may borrow, on the sole security of this policy an amount not to exceed that specified in Column One (1) of the Table of Guaranteed Values for the year in which the loan is made.

This policy shall be assigned to the Company as security, according to the terms of th Company's loan agreement, and the premium on this policy and interest on the loan at the rat of six per cent per annum shall be paid or deducted from the loan in full to the anniversary o the insurance next succeeding the date when the loan shall be made. Interest, if not paid, whe due, shall be added to the principal and bear the same rate of interest. The amount availabl at any time includes any previous loans then unpaid.

Unless the total indebtedness hereon shall equal or exceed the cash value of this policy and then not until one month (not less than thirty days) after notice shall have been mailed b the Company to the last known address of the Insured and Assignee, if any, failure to pay an loan or interest thereon shall not void this policy, but, in the event of such default, when th premium becomes due and is not paid, an amount of insurance equal to the fac amount of this policy, less the indebtedness, shall automatically continue from th date of default as Term Insurance for the term, including the period of grace whic the excess of the cash value over the indebtedness will purchase at the then age o the Insured according to the American Experience Table of Mortality and interes at the rate of three and one-half per cent (3½%); or, in lieu of such Term Insuranc the Company will (upon written request of the Insured and surrender of this polic within one month from date of default), either pay said excess in cash or issue paid-up policy for the amount which said excess will purchase at the then age of th Insured according to the said Table of Mortality and rate of interest. The Term Insuranc specified in this policy shall not be subject to cash loans.

ANNUITY OPTION.—At the end of *Twenty* years, if this policy be in full force and there b no indebtedness to the Company, upon its surrender, an Annuity Bond will be issued guarantein an annual income of *$440.00* Dollars to the Insured during his natural life, the first paymen to be made on the *22nd* day of *February*, 1935.

RESERVE BASIS.—This policy is issued on the basis of the American Experience Table o Mortality and interest at the rate of three and one-half per cent (3½%) per annum. Th values used for cash surrenders, loans, extended term and paid-up insurance, shown in the Tabl of Guaranteed Values are calculated upon the reserves indicated by said Table of Mortalit and Interest, less a surrender charge which in no case exceeds two and one-half per cent (2½% of the amount insured under this policy.

If the Insured shall engage in military or naval service in time of war, or if the death of th Insured shall occur in consequence of such service, then the Company's liability hereunde shall be limited to the amount of the full legal reserve to the credit of this policy; EXCEPT i the event a written permit for such service shall be granted by the Company upon payment o such extra premium as may be fixed therefor by the Company.

EXCESS INTEREST DIVIDEND ON PAID-UP POLICY.—After this policy becomes fully paid-u for its face amount or an amount in excess thereof, the Company will, upon surrender of thi policy, issue a paid-up policy for the life of the Insured, therein agreeing that each year thereafte during the continuance of the policy in force, the Company shall ascertain and pay in cash t the Insured the full interest earnings for the year upon the initial reserve on such policy, les three and one-half per cent (3½%) required to maintain the reserve, together with one-half o one per cent chargeable for investment expenses.

NEW TRIPLE OPTION

GUARANTEED PREMIUM REDUCTIONS

This policy is issued on the New Triple Option Guaranteed Premium Reduction plan, an in the use of the coupons, the Insured may select one of the three following options:

OPTION 1.—The Insured may use the amount designated in the coupons hereto attache for the reduction of his premium payments from year to year.

OPTION 2.—The Insured may elect to pay all premiums without reduction, in which ca the Company guarantees that, after paying premiums in full for *Fifteen* years and surrenderin this policy and all attached coupons to the Company, a policy paid-up for life for the face amoun hereof will be issued to the Insured.

OPTION 3.—The Insured may elect to pay all premiums without reduction, in which ca the Company guarantees that this policy shall mature as an Endowment after paying th premiums in full for *Twenty-four* years; and, on surrender of this policy and all attached coupo on the first anniversary of this policy after such payments are completed, the face amou hereof will be paid in cash to the Insured.

In case that the Insured shall pay all premiums in full, withou coupon reduction, the unused due coupons shall be placed to th

credit of the policy and shall be payable at any time, together with compound interest at the rate of three and one-half per cent. (3½%) per annum for each full year after due dates thereof; or, in the event of the death of the Insured said amount shall be payable to the beneficiary in addition to the face amount of the policy.

Accumulated Value of coupons, at end of 5th year *$271.70*; 10th year, *$752.60*, 15th year *$1,379.10*; 20th year *$2,150.90*.

GUARANTEED OPTIONS OF SETTLMENT AT END OF *TWENTY* YEARS.

If all premiums on this policy shall have been paid in full, without coupon reductions, to the end of *twenty* years, and there be no indebtedness to the Company, the Insured may then have the choice of one of the three following options, on surrender to the Company of this policy and all coupons attached hereto at date of issue:

OPTION 1.—Receive in cash *$7,810.90*; or,

OPTION 2.—Receive a policy of paid-up life insurance for *$10,000.00* and *$2,150.90* cash; or, receive a policy of paid-up life insurance for *$13,710.00*, provided the Insured shall notify the Company in writing of the selection of this option between the sixteenth and eighteenth anniversaries of the issuance of this contract; otherwise the Insured shall furnish evidence of insurability, satisfactory to the Company; or,

OPTION 3.—Receive a paid-up Endowment insurance policy for the face amount hereof, maturing in *Thirty-one* years from the date of this policy.

ANNUITY OPTION.—If all premiums on this policy shall have been paid in full, without coupon reductions, to the end of *Twenty* years, and if there be no indebtedness to the Company, upon surrender of this policy and all coupons attached hereto to the Company, an Annuity Bond will be issued guaranteeing an annual income of *$610.00* to the Insured during his natural life, the first payment to be made on the *22nd* day of *February*, 1935.

The coupon shall be payable only with the payment which completes the annual premium.

$94.50

On or at any time after *Feb. 22*, 1934, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Ninety-four and 50*/100 Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 19 MASSEY WILSON, President.

$93.50

On or at any time after *Feb. 22*, 1933, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Ninety-three and 50*/100 Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 18 MASSEY WILSON, President.

$92.50

On or at any time after *Feb. 22*, 1932, International Life Insurance Co., St. Louis, Mo., will pay to the order of the Insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Ninety-two and 50*/100 Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 17 MASSEY WILSON, President.

$91.50

On or at any time after *Feb. 22, 1931,* International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Ninety-one and 50/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 16 MASSEY WILSON, President.

$90.50

On or at any time after *Feb. 22, 1930,* International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Ninety and 50/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 15 MASSEY WILSON, President.

$89.50

On or at any time after *Feb. 22, 1929,* International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Eighty-nine and 50/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 14 MASSEY WILSON, President.

$88.50

On or at any time after *Feb. 22, 1928,* International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Eighty-eight and 50/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 13 MASSEY WILSON, President.

$87.50

On or at any time after *Feb. 22, 1927,* International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Eighty-seven and 50/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 12 MASSEY WILSON, President.

$86.50

On or at any time after *Feb. 22, 1926,* International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Eighty-six and 50/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 11 MASSEY WILSON, President.

$85.50.

On or at any time after *Feb. 22, 1925,* International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Eighty-five and 50/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 10 MASSEY WILSON, President.

$84.50

On or at any time after *Feb. 22, 1924,* International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Eighty-four and 50/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 9. MASSEY WILSON, President.

$81.10

On or at any time after *Feb. 22, 1923*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Eighty-one and 10/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 8 MASSEY WILSON, President.

$77.70

On or at any time after *Feb. 22, 1922*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Seventy-seven and 70/100* Dollars subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 7 MASSEY WILSON, President.

$74.30

On or at any time after *Feb. 22, 1921*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Seventy-four and 30/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 6 MASSEY WILSON, President.

$70.90

On or at any time after *Feb. 22, 1920*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Seventy and 90/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 5 MASSEY WILSON, President.

$67.50

On or at any time after *Feb. 22, 1919*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Sixty-seven and 50/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 4 MASSEY WILSON, President.

$64.10

On or at any time after *Feb. 22, 1918*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Sixty-four and 10/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 3 MASSEY WILSON, President.

$60.70

On or at any time after *Feb. 22, 1917*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Sixty and 70/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 2 MASSEY WILSON, President.

$57.40

On or at any time after *Feb. 22, 1916*, International Life Insurance Co., St. Louis, Mo., will pay to the order of the insured under Policy No. *sample* (or to the order of the assignee if said policy is assigned) *Fifty-seven and 40/100* Dollars, subject to conditions of said policy, provided all premiums due on said policy up to and including said date have been paid. Payable at its Home Office.

No. 1 MASSEY WILSON, President.

TOTAL DISABILITY BENEFITS.

After one full annual payment shall have been made and befo default in payment of any subsequent premium, if the Insure prior to attaining age sixty, shall furnish satisfactory evidence th he has been wholly disabled from bodily injury or disease and wi be permanently, continuously and wholly prevented thereby for li from pursuing any and all gainful occupations, immediately upo receipt of due proof of said disability by the Company and prope endorsement upon the policy, premium payments by the Insure shall cease during the continuance of such disability, and the In sured may elect one of the three following options:

OPTION 1.—To have all premiums which would have becom payable during the continuance of said disability paid by the Com pany. Premiums so paid shall not be a lien on this policy, and th cash loans and the values of this policy in the schedule as give herein shall increase in the same manner as if the premiums wer paid by the Insured. If, however, the Insured shall recover so a to be able to engage in any gainful occupation during the premium paying period, the Company's obligation to pay the premiums wi cease and the Insured shall resume payment of premiums in accord ance with this policy on the first premium due date following suc recovery.

OPTION 2.—In lieu of all other benefits under this policy, an if there be no indebtedness to the Company, to receive eighty-fiv per cent (85%) of the face amount of the insurance under thi policy in ten equal annual installments, to be paid by the Compan to the Insured, or legal representatives.

OPTION 3.—In lieu of all other benefits under this policy, an if there be no indebtedness to the Company, to receive the fac amount of insurance under this policy in twenty equal annua installments, to be paid by the Company to the Insured, or lega representatives, and the Company agrees to continue to mak annual payments of like amounts during the life of the Insure after the said twenty annual installments have been paid.

Under Options Two and Three the first installment shall be pai immediately upon receipt by the Company of due proof of the tots and permanent disability of the Insured. Should the Insured sub sequently recover from said disability so as to be able to engag in any gainful occupation, payment of installments by the Compan shall immediately cease. This policy may then be reinstated fo the full amount and all the original benefits hereunder restore without medical re-examination, on payment to the Company of th total amount of installments paid and all arrears of premiums wit compound interest at a rate not exceeding six per cent (6%) pe annum; said payment to be made in cash, or, if not in excess of th loan value of the policy, the amount of said payment may remai as a loan on the policy, subject to the loan provisions herein. An medical advisor of this Company shall have the privilege at any tim to examine the Insured regarding any alleged disability.

If the Insured shall furnish satisfactory evidence of total an permanent disability occurring after he shall have attained the ag of sixty years, the Company, without further action on the part o the Insured, will allow the subsequent premiums to accumulat without interest as an indebtedness on this policy. In any suc case the cash loans and the values in this policy, as shown in th schedule of values herein, shall increase in the same manner as the premiums were being paid by the Insured.

Without prejudice to any other cause of disability, the enti and irrecoverable loss of the sight of both eyes, or the severanc of both hands above the wrists, or of both feet above the ankle or of one entire hand and one entire foot, shall be considered as tot and permanent disability within the meaning of this contract.

GENERAL PROVISIONS.

RIGHTS OF INSURED.—The Insured, without the consent of the beneficiary, may receive every benefit, exercise every right and enjoy every privilege conferred upon him by this policy.

GRACE IN PAYMENTS OF PREMIUMS.—A grace of one month, during which this policy will remain in full force, will be allowed in the payment of all premiums except the first.

REINSTATEMENT.—In case of the default in the payment of any premium or interest, the Company will reinstate this policy at any time, if not previously surrendered for its cash value, upon written application by the insured to the Company at its Home Office, with evidence of insurability satisfactory to the Company and payment of all premiums that would have been paid in the intervening time if no default had been made, with interest thereon at a rate not exceeding six per cent. (6%) per annum computed from the premium due date, and payment or reinstatement, with interest at a like rate, of any indebtedness existing at the time of default.

CHANGE OF BENEFICIARY.—Provided this policy is not assigned, the Insured at any time, and from time to time during its continuance, many change the Beneficiary, to take effect only when such change and the written consent of the Company thereto are endorsed upon the policy or attached thereto at the Home Office of the Company, whereupon all rights of the former Beneficiary shall cease. It is hereby understood and agreed that the Beneficiary has no vested right in this policy. Should the Beneficiary die prior to the death of the Insured, and there be no other nomination, the proceeds of this policy shall be paid to the executors, administrators or assigns of the Insured.

MODIFICATIONS.—No agent can make, alter or discharge this contract or extend the time for payment of premiums, nor can this policy be varied or altered, or its conditions waived or extended in any respect except by the written agreement of the Company signed by the President or one of the Vice-Presidents and the Secretary or Assistant Secretary, whose authority will not be delegated.

MISSTATEMENT OF AGE.—If the age of the Insured was incorrectly stated in the application for this policy, the amount payable hereunder shall be the insurance which the actual premium paid would have purchased at the true age of the Insured according to the Company's published rates at date of issue. Age will be admitted on satisfactory proof.

NON-PAYMENT OF PREMIUMS.—If any premium shall not be paid on or before the date when due the liability of the Company shall be only as hereinbefore provided.

ASSIGNMENT.—No assignment hereof shall be binding upon the Company unless made by an instrument in writing endorsed upon this policy or attached hereto, nor unless a duplicate shall be furnished to the Company forthwith upon its execution. The Company shall not be held responsible for the validity of any such assignment. Any claim made under an assignment shall be subject to proof of interest and extent thereof.

INDEBTEDNESS.—Any indebtedness to the Company, including any balance of the premium for the insurance year remaining unpaid, will be deducted in any settlement of this policy.

SUICIDE.—In case of suicide, committeed while sane or insane, within one year from the date on which this insurance begins, the limit of recovery hereunder shall be the premium paid.

ENTIRE CONTRACT.—This policy and application herefor constitute the entire contract between the parties hereto. All statements of the Insured shall, in the absence of fraud, be deemed representations and not warranties. No statement of the Insured shall void this policy, or be used in defense to a claim under this policy unless contained in the application, a copy of which is attached hereto.

PLAN OF PAYMENTS.—The plan of premium payments can be changed so that premiums may be paid in quarterly or semi-annual installments or changed from such form to annual, on any anniversary of this policy by application in writing to the Home Office of the Company. The rate when so changed shall be on the basis of the Company's published rate for plan desired.

PREMIUMS.

This policy is issued in consideration of the application herefor, which application is made a part hereof, the payment of *Three Hundred Eighty-three and 40/100* Dollars in advance on delivery of this policy for term insurance for one year from date hereof, and the further payment of a like amount either at the Home Office of the Company, at St. Louis, Missouri, or upon delivery of a receipt signed by the Secretary and countersigned by the authorized agent of the Company, on or before the *twenty-second* day of *February* in every year hereafter during the life of the Insured *until twenty full annual premiums, including the first, shall have been paid.*

In Witness Whereof, THE INTERNATIONAL LIFE INSURANCE COMPANY has caused this instrument to be signed by its President and Secretary at the Home Office of the Company at St. Louis, Missouri, this *twenty-second* day of *February,* 1915.

W. F. GRANTGES, *Secretary.* MASSEY WILSON, *President.*

INCOME PROVISIONS.—The proceeds of this policy may be made payable in installments as provided below.

The following tables are based upon a policy the proceeds of which are $1,000, and will apply pro rata to the amount payable under this policy, provided the amount is not less than $1,000; if the amount is less than $1,000, these Installment Benefits shall not apply, but this policy will be payable in one sum only.

LIMITED INCOME.—An annual or monthly income limited to one of the periods stated below, may be selected:

Number of Years....	5	6	7	8	9	10	11	12	13
An. Income per $1000.	$214	$181	$158	$141	$127	$116	$107	$100	$94
Mo. Income per $1000.	$18 12	$15 35	$13 38	$11 90	$10 75	$9 83	$9 09	$8 46	$7 94
Number of Years....	14	15	16	17	18	19	20	21	22
An. Income per $1000.	$88	$84	$80	$76	$73	$70	$68	$66	$64
Mo. Income per $1000.	$7 49	$7 10	$6 76	$6 46	$6 20	$5 97	$5 75	$5 56	$5 39

Number of Years.....	23	24	25	26	27	28	29	30
Annual Income per $1000...	$62	$60	$59	$57	$56	$55	$54	$53
Monthly Income per $1000..	$5 21	$5 09	$4 96	$4 84	$4 73	$4 63	$4 53	$4 45

Illustration:—If payment is to be made for 20 years in annual installments, each payment per $1,000 will be $68.00; or, in monthly installments will be $5.75.

LIFE INCOME.—Income payable for life of Insured or Beneficiary, as the case may be; but, in any event, payable for 20 years.

(Payment by Continuous Installments cannot be selected if there be more than one Beneficiary under this policy.)

Age Attained by Insured or Beneficiary when Proceeds are Available.....	21 or below	22 to 24	25 to 27	28 to 30	31 and 32	33 and 34	35 and 36	37 and 38
Annual Income per $1000...	$45	$46	$47	$48	$49	$50	$51	$52
Monthly Income per $1000..	$3 81	$3 89	$3 98	$4 06	$4 15	$4 23	$4 32	$4 40

Age Attained by Insured or Beneficiary when Proceeds are Available.....	39 and 40	41 and 42	43	44 and 45	46	47 and 48	49	50 and 51
Annual Income per $1000...	$53	$54	$55	$56	$57	$58	$59	$60
Monthly Income per $1000..	$4 49	$4 57	$4 66	$4 74	$4 83	$4 91	$4 99	$5 08

Age Attained by Insured or Beneficiary when Proceeds are Available.....	52	53 and 54	55 and 56	57	58 and 59	60 to 62	63 and over
Annual Income per $1000...	$61	$62	$63	$64	$65	$66	$67
Monthly Income per $1000..	$5 16	$5 25	$5 33	$5 42	$5 50	$5 59	$5 67

Illustration:—If at the death of the Insured the Beneficiary should be 35 years of age last birthday, the amount of each annual installment will be $51.00 and each monthly installment will be $4.32 for each $1,000 of insurance, payable during the entire lifetime of the Beneficiary, but if the Beneficiary should die before the expiration of 20 years the remainder of the installments will continue to be paid annually to the executors, administrators or assigns of the Beneficiary.

TRUST PROVISION.—The Insured or Beneficiary may leave the proceeds of this policy in trust with the Company, in which event the Company will pay interest at the rate of three and one-half per cent (3½%) per annum, and the first payment of interest shall be made one year from the date the trust is created and annually thereafter during the continuance of the trust, which may be revoked at any time.

SPECIAL SETTLEMENT.—The proceeds of each $1,000 will be paid in 20 annual installments of $50.00 each and $525.00 at the end of 20 years, making the total payment $1,525.00.

The Insured or Beneficiary selecting any installment benefit herein may subsequently, by written notice to the Company, either change the selection or revoke all selections, thereby making this policy payable as provided on the first page hereof, provided no installment has been paid; where any installment has been paid, the installments remaining unpaid will be commuted on basis of interest at three and one-half per cent (3½%) per annum and paid in a single sum.

If the Insured elects that the proceeds of this policy shall be payable to the Beneficiary in installments, the Beneficiary can neither assign nor commute future installments unless that right shall be given by the Insured to the Beneficiary in writing and shall be endorsed on this contract by the Company at its Home Office during the lifetime of the Insured.

No selection, change or revocation shall take effect until endorsed on this policy by the Company. After endorsement this policy will be returned to the Insured.

The payment of the first installment shall be made immediately upon the date the proceeds of this policy become payable and subsequent installments shall be paid annually or monthly thereafter in accordance with the option selected.

TO THE BENEFICIARY: In case of death of the Insured, take this Policy, together with all receipts and other papers connected

with it to your banker. Cut out this sight draft, sign it and fill in the name of the bank on the face and in accordance with the terms of the draft. You can get $100 of this insurance without even the short delay incident to formal and final proof of claim.

Subject to the conditions printed herein, this draft will be paid at the Company's Home Office in St. Louis, Mo.

MASSEY WILSON,
President.

Dated at.....State of.....this.....day of.....19....
At Sight, pay to the order of.....
(Name of Bank)
which said bank, by its endorsement hereon, does thereby certify and guarantee The Fact of the Death of.....the Insured under Policy No.....

Issued by
INTERNATIONAL LIFE INSURANCE CO., ST. LOUIS, MO.,
ONE HUNDRED no/100 Dollars $100 00/100

Subject to the following conditions which are hereby mutually agreed to: Provided the said policy shall be in force at the time of the death of the Insured, that the sum so paid shall be deducted by the drawee from the first benefit accruing under said policy; that the payment of this draft shall not be construed as an admission of liability by the drawee and shall in no way prejudice its right to resist further payments, nor the right of the drawer to enforce his further claims, and that the obligation of the drawee to pay this draft shall be subject to any existing assignment of said policy, unless the assignee (or assignees) shall by his (or their) indorsement hereon signify his (or their) waiver of such assignment to the extent of the amount hereof. The signature and identity of Beneficiary drawing this draft are guaranteed by the payee bank.

To INTERNATIONAL LIFE INSURANCE CO., ST. LOUIS, MO.

.....
Beneficiary Sign Here.

APPLICATION.

I hereby agree for myself and for any person who may have or claim an interest in this policy which may be issued upon this application that : (1) No statement, information or agreement made or given by or to the person soliciting or taking this application, or by or to any other person, shall be binding on the Company, unless reduced to writing, and then only if presented to and approved by the Executive Officers of the Company at its Home Office. (2) Every statement herein made and in my answers to Medical Examiners is true, and that no information affecting the insurance sought has been withheld. (3) The insurance herein applied for shall not be in effect until the premium has been paid in full in cash, and the policy delivered to me during my good health. (4) If the premium be paid with this application, such payment is made subject to the conditions in receipt hereto attached. (5) All my declarations herein made, and my statements to the Medical Examiners, together with the policy, shall constitute the entire contract between the parties hereto.

MEDICAL EXAMINER'S FORM.

I warrant, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, each of the above answers to be full, complete and true, and that to the best of my knowledge and belief I am a proper subject for life insurance.

I expressly waive, on behalf of myself, and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he hereby acquired.

20 PREMIUMS LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $350.70.

JEFFERSON STANDARD LIFE INSURANCE COMPANY, GREENSBORO, NORTH CAROLINA.

DOES HEREBY INSURE *John Washington Doe,* hereinafter called the insured, in the sum of *Ten Thousand* Dollars, payable at its Home Office in the City of Greensboro, N. C., unto *Mary Elizabeth Doe* (*wife*) immediately upon receipt of due proof of death of the Insured, within one year from the date hereof, or thereafter while this policy is in force. In event of the prior death of the beneficiary the benefits hereunder will be paid to the executors, administrators, or assigns of the Insured.

TOTAL AND PERMANENT DISABILITY.

Upon receipt of due proof of the total and permanent blindness or deafness of the Insured, or of the loss of both hands at or above the wrist; or of the loss of both feet at or above the ankle; or of the loss of one limb and one eye; or of the loss of one hand at or above the wrist and of one foot at or above the ankle; or that he has become wholly disabled by bodily injuries, loss of reason, or disease, and will be permanently, continuously and wholly prevented thereby from pursuing any and all gainful occupations, after one full annual payment shall have been made and before a default in the payment of any subsequent premium, provided that such total and permanent disability shall occur before the Insured attains the age of sixty years, the Company by endorsement in writing on this contract will, at the option of the Insured, either (a) Agree to pay for the Insured the premiums which shall thereafter become payable during the continuance of such disability. In any such case the premiums so paid shall not be a lien on this contract and the values in the Table of Values on the second page hereof shall increase in the same manner as if the premiums were being paid by the Insured; or,

(b) The Company will grant an endowment for the face value of the policy, under which no premiums will be required, payable in ten equal annual installments, the first installment to be paid immediately upon receipt of due proof of any such disability or incapacity. If the Insured should not live to draw the total number of installments, the remainder will be continued to the beneficiary, or commuted and paid in one sum.

If, however, the Insured shall recover so as to be able to engage in any gainful occupation the Company's obligation to pay the premiums or installments shall cease and the Insured

shall resume the payment of premiums in accordance with this contract on the premium due date following such recovery, any premiums already having been paid by the Company NOT being charged as a lien thereon; but any installments paid hereunder shall be counted a lien on this policy.

Proof of total and permanent disability of the Insured will be required on forms prescribed by the Company, and any medical adviser of the Company shall be allowed to examine the person of the Insured in respect to any alleged disability.

This Contract is free from conditions as to residence, occupation, travel or place of death in connection with the payment of the above insurance in case of death, no permit or extra premium being required for Military or Naval Service in time of war or in time of peace.

STIPULATIONS AND AGREEMENTS.

DIVIDENDS.—At the end of the first year and annually thereafter this policy while in force will be credited with a dividend as apportioned by the Directors of the Company from the surplus; and when so apportioned, the dividend may be used, (1) in the reduction of the next annual premium; or (2) in the purchase of paid-up additions to the face of this policy. Dividends will be due and payable only upon payment of the next succeeding annual premium.

SPECIAL PRIVILEGES.

Instead of using the dividends annually as provided above, the Insured may elect to leave the dividends with the Company to be used as follows:

TO PAY UP ALL PREMIUMS.—Whenever at the end of any policy year the dividends together with the reserve equal the single premium at the attained age of the Insured, this policy may become a fully paid-up participating policy, but the Insured may continue the payment of premiums to the end of the premium paying period to increase the dividends or to mature this policy as an endowment.

If the Insured elect a paid-up participating policy, paid up by the application of dividends, or at the end of the premium paying period, the dividends will be paid annually thereafter in cash, unless left to mature this policy as an endowment.

TO MATURE THIS POLICY AS AN ENDOWMENT.—Whenever the dividends together with the reserve equal the face of this policy, it shall mature as an endowment and be payable at once to the Insured.

In the event of the death of the Insured while this policy is in force, all dividends which have been left with the Company under either of the foregoing options will be paid to the beneficiary in addition to the sum insured.

NON-FORFEITURE PROVISIONS.

This policy is non-forfeitable as follows: After three full years from the date hereof, if there be no indebtedness to the Company, the Insured shall, within sixty days from the date of the non-payment of any premium after the third, be entitled to a surrender value—in cash, paid-up non-participating insurance, or extended insurance—as set forth in the Table below.

For the protection of interests of all policyholders the Company reserves the right to defer payment of the Cash Value for not more than ninety days after written application is made therefor.

If Paid-Up non-participating insurance is selected, the policy will have a yearly increasing surrender value. If extended insur-

ance is selected, the policy will have a decreasing surrender value, expiring with the extension term.

Values for years after those given in table below will be furnished upon application.

GUARANTEED OPTIONS FOR $1,000 INSURANCE.

The Options below stated, except Extended Insurance, which is not affected by the amount, apply to a policy of $1,000—this Contract being for $10,000 the various options at the end of any year will be respectively ten times the amounts guaranteed for that year.

For end of Year.	Cash or Loan Value.	Paid-up Policy.	Extended Insurance.	
			Years.	Months.
3	$32	$106	3	7
4	52	159	5	6
5	75	212	7	5
6	101	265	9	9
7	131	318	12	1
8	156	371	14	2
9	182	424	16	0
10	220	477	17	7
11	249	530	19	0
12	279	583	20	2
13	311	636	21	3
14	343	689	22	3
15	377	742	23	2
16	412	795	24	1
17	449	848	25	2
18	486	901	26	5
19	525	954	27	11
20	566	1000	Paid up	

Any indebtedness existing against this Policy at the time of any settlement thereof shall be deducted from the Cash Surrender Value of the Policy, and the other values shall be diminished proportionately.

It is guaranteed that no surrender charge exceeding two and one-half per cent. of the face amount of this policy has been deducted from the reserve in computing surrender or loan values. The reserve under this Contract is based on the American Experience Table of Mortality, with interest at three and one-half per cent.

INSTALLMENT PRIVILEGE.

The Insured, or after the Insured's death, the beneficiary, by written notice to the Company at its Home Office, may elect to have the total sum payable under this policy, paid either in cash or as follows:

(1) By payment of equal annual installments at the beginning of each year, for a specified number of years, the first installment being payable immediately, in accordance with the following table for each $1,000 of said total sum; or,

(2) By payment of equal annual installments, at the beginning of each year, for Twenty Years certain and as many years longer as the beneficiary shall survive, in accordance with the following table for each $1,000 of said total sum.

LIMITED INSTALLMENTS—(OPTION 1.)

Number of Installments	2	3	4	5	6	7	8	9	10	11	12
Amount of Installment	$508	$344	$263	$213	$181	$158	$140	$127	$116	$107	$100

Number of Installments.....	13	14	15	16	17	18	19	20	25	30	...
Amount of Installment.....	$93	$88	$83	$79	$76	$73	$70	$67	$58	$52	...

CONTINUOUS INSTALLMENTS—(OPTION 2.)

Age of Beneficiary at Death of Insured.....	20	21	22	23	24	25	26	27	28	29	30
Amount of Installment.....	$45	$45	$45	$46	$46	$46	$46	$47	$47	$47	$48
Age of Beneficiary at Death of Insured.....	31	32	33	34	35	36	37	38	39	40	41
Amount of Installment.....	$48	$49	$49	$50	$50	$51	$51	$52	$52	$53	$53
Age of Beneficiary at Death of Insured.....	42	43	44	45	46	47	48	49	50	51	52
Amount of Installment.....	$54	$54	$55	$56	$56	$57	$58	$58	$59	$60	$60
Age of Beneficiary at Death of Insured.....	53	54	55	56	57	58	59	60	61	62	63
Amount of Installment.....	$61	$62	$62	$63	$63	$64	$65	$65	$65	$66	$66
Age of Beneficiary at Death of Insured.....	64	65	66	67	68	69	70	71	72	73	74
Amount of Installment.....	$66	$67	$67	$67	$67	$67	$67	$67	$67	$67	$67

The Beneficiary can neither assign nor commute unpaid installments, unless such right is given to the Beneficiary by the Insured in writing and is endorsed on this Contract by the Home Office, during the lifetime of the Insured.

The insured may subsequently change or revoke his selection under these Installment provisions by written notice to the Company; such change or revocation to take effect upon receipt of such written notice at the Home Office of the Company in Greensboro, N. C., and the endorsement of the same upon this policy, by the Company.

LOANS.—After three full years from the date hereof, if premiums on this policy have been fully paid, the Company will lend hereon at six per cent. per annum—subject to its loan agreements then in use—the sum named in the table on second page. Any subsequent loan shall not exceed the amount in said table indicated for the year it is applied for, less the amount of any prior loan with interest. For the protection of the interest of all policyholders the Company reserves the right to defer for a period of not more than ninety days the making of a policy loan for any other purpose than the payment of premiums.

AUTOMATIC PREMIUM LOANS.—After three full years' premiums have been paid, in event of default in the payment of any premium and if the insured does not elect one of the guaranteed options on second page, the Company will charge the unpaid premium against the loan value hereon, as a loan, continuing the policy in full force the same as if the premium had been paid by the Insured in cash. Such premium loans shall be continued as long as the loan value on the policy, less indebtedness, will meet the premiums as they

all due, with interest at six per cent. added. When the loan value, less all prior loans and accrued interest is insufficient to pay a full annual premium it shall be used to continue the policy in full force for that portion of the year that the remaining loan value bears to the full annual premium payable under this contract, at the expiration of which time this policy shall automatically terminate. At any time while the policy is in force the Insured may pay up all loans with interest, or continue such loans as a lien against this policy, and resume the payment of premiums without medical examination.

GRACE IN PAYMENT OF PREMIUMS.—In the payment of any premium under this policy, except the first, a grace of thirty days will be allowed, subject to an interest charge of six per cent.

INCONTESTABILITY.—After one year from date, if premiums have been duly paid, this policy shall be incontestable for any cause.

SELF-DESTRUCTION.—In case of self-destruction committed, whether sane or insane, within one year from the date hereof, the extent of recovery hereunder shall be the premium paid.

ADMISSION OF AGE.—The Company will admit age upon satisfactory proof; otherwise, if age is not truly stated in application the benefits hereunder will be what the premiums actually paid would have purchased at the true age.

RE-INSTATEMENT.—Should this policy cease and determine for non-payment of any premium, it may be re-instated at any time by the payment of the defaulted premiums with six per cent. interest, and by furnishing the Company with satisfactory evidence of insurability.

ASSIGNMENT.—No assignment of this policy shall take effect unless made in writing in duplicate, the original attached to this policy, and the duplicate filed in the Home Office of the Company. The Company will not assume any responsibility for the validity of an assignment.

CHANGE OF BENEFICIARY.—Provided this policy be not assigned, the Insured may at any time and from time to time change the beneficiary hereunder. Such change to take effect upon the written endorsement of the same upon the policy by the Company.

NOTICE.—Only the President, Vice-President, or Secretary, whose authority will not be delegated, shall have the power to make, modify, or alter this contract, to bind the Company by making any promise, or by accepting any representation or information not contained in the application for this policy; and, if done by them, shall be binding only when in writing, duly signed and attached hereto. The Insured may, without the consent of the Beneficiary, receive every benefit, exercise every right, and enjoy every privilege conferred upon the Insured by this policy.

PREMIUMS.—The insurance provided for by this policy is based upon the payment of premiums annually in advance, but after the first year the annual premium may be paid by installments as follows: Semi-annually in advance, $182.40, or quarterly in advance, $92.90. The payment of any such installment shall not have the effect to continue this policy in force longer than until the next installment is due. This policy does not take effect until the first annual premium shall have been acually paid and the policy delivered during the lifetime and good health of the Insured. Subsequent premiums are payable to the Company at its Home Office, but may be paid to an authorized agent in exchange for an official receipt signed by the Secretary and countersigned by the Agent. In any settlement under this policy the remainder of the then current year's premium, if any, together with all indebtedness will be first deducted. In case of default in the payment of any premium or note given for any premium or portion thereof, this policy shall cease and determine, and the payments received hereon shall become the property of the Company, except as specified on the second page hereof.

THE INSURANCE HEREUNDER is granted in consideration of the application for this policy, which is a part hereof and copy attached hereto, and of the premium of *Three hundred fifty and 70/100 Dollars,* to be paid on delivery hereof.

This policy will be renewed and extended as a Limited Payment Life Contract on the same terms and for the same amount in the further consideration of the payment of a like sum, to be paid one year from date, and every year thereafter while the policy is in force until *Twenty* such premiums, including the first, shall have been paid, after which no further premiums will be required.

In Witness Whereof, the JEFFERSON STANDARD LIFE INSURANCE COMPANY has caused this contract to be signed by its President and Secretary, at its Home Office in the City of Greensboro, N. C., on this the *first* day of *June,* One Thousand Nine hundred and *Seventeen.*

C. C. TAYLOR, *Secretary.* GEO. A. GRIMSLEY, *President.*

APPLICATION.

First. I hereby agree for myself and for any person who may have or claim an interest in any contract which may be issued upon this application, that every statement and representation herein above contained is material and true.

Second. Any policy issued under this application shall be governed by the laws of the State of North Carolina.

Third. Any distribution of surplus or apportionment of profits, or principles or methods which may be adopted at any time by the Company for such distribution or apportionment, and its distribution of the amount to any policy which may be issued under this application, shall be conclusive upon the insured under said policy and upon all parties having or claiming any interest thereunder.

Fourth. That the Company shall incur no liability under this application until it has been received and approved, the policy issued and delivered and the premium has been actually paid to and accepted by the Company, or its authorized agent, during my lifetime and while I am in good health.

MEDICAL EXAMINER'S FORM.

I hereby warrant the answers to the foregoing questions to be true.

WAR RIDER.

If within five years from the date of this policy, the Insured shall engage in military or naval service or any allied branch thereof in time of war, the liability of the Company in event of the death of the Insured while so engaged or within six months thereafter will be limited to the return of premiums paid hereon, exclusive of any extra premium paid for military or naval service or any allied branch thereof, less any indebtedness to the Company hereon; unless before engaging in such service or within

thirty days, or at the time of paying the first premium due hereon, if the Insured shall be then so engaged, the Insured shall pay to the Company at its Home Office in Greensboro, N. C., such extra premium as may be required by the Company, and in like manner shall pay annually thereafter on each anniversary of this policy or within thirty days, while the Insured shall continue to be so engaged, such extra premium as may be required by the Company.

If the Insured shall pay to the Company such extra premium as may be required, the Company will assume liability for the face amount of this policy, subject to its general provisions, unless the death of the Insured shall occur as a result of aeronautic or submarine service, in which event the liability of the Company is limited to the return of the premiums paid hereon exclusive of any extra premium paid for military or naval service or any allied branch thereof, less any indebtedness to the Company hereon, or, unless the death of the Insured shall occur as a result of military or naval service or any allied branch thereof, outside the territory and continental possessions of the United States and waters immediately adjacent thereto, in which event the Company's liability shall be $2,000.00, or the face amount of this policy if less than $2,000.00, and a return of the premiums paid hereon for the amount of the insurance in force in excess of $2,000.00, except in case of death resulting from aeronautic or submarine service.

If the Insured shall engage in military or naval service or any allied branch thereof in time of war, the total and permanent disability and double benefit provisions shall immediately become void and of no effect, and said provisions shall not thereafter become effective until the Insured has furnished satisfactory evidence of insurability after discontinuance of such service.

Within one year after the termination of the war, the Company will return such portion of the extra premiums as in its judgment will not be required to cover the extra hazard.

A—NOTE: Attached to policies where the Insured has no other insurance with the Company.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99,999. Age 35.
AMOUNT, $10,000. PREMIUM, $348.70.

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY,

OF BOSTON, MASS.

In Consideration of the representations in the application herefor, a copy of which is endorsed hereon or attached hereto, and made a part hereof, and of the premium of *Three Hundred Forty-eight and 70/100* Dollars to be paid on delivery of this policy and of the payment of a like premium on or before the *first* day of *June* in each succeeding year until the premiums for *twenty* full years shall have been paid or until the prior death of the Insured, the JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY hereby insures the life of *John Hancock,* of *Boston, Massachusetts,* in the sum of *Ten Thousand* Dollars.

If the Insured shall die during the continuance of this policy the Company will pay the sum insured, less any indebtedness to the Company hereon or secured hereby and less any unpaid balance of premium for the uncompleted policy year, upon due proof of death and the surrender of the policy, at the Company's Home Office in Boston, subject to the conditions and provisions hereinafter recited, to *Dorothy Q. Hancock, his wife,* if living, or to such other beneficiary as may be finally substituted under the conditions hereof, or if no such beneficiary be then living, then to the executors or administrators of the Insured.

POLICY AND APPLICATION ENTIRE CONTRACT.—This policy and the application herefor constitute the entire contract between the parties, and all statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the policy or be used in defense to a claim hereunder unless it is contained in a written application herefor and unless a copy of such application is endorsed on or attached to this policy when issued.

CHANGE OF BENEFICIARY.—If the right has been reserved in the application herefor, the Insured may change the beneficiary from time to time, subject to the rights of any assignee, by written request upon the blanks of the Company filed at its Home Office, but such change shall take effect only upon endorsement hereon.

PAYMENT OF PREMIUMS.—All premiums hereunder are payable in advance, annually, or in regular equivalent semi-annual or quarterly instalments at the Company's published rates, at the Home Office of the Company, or to a duly authorized agent presenting the official receipt signed by the President or Secretary, and countersigned by the agent designated on such receipt. Except

as herein expressly provided, the payment of any premium or instalment thereof shall not maintain this policy in force beyond the date when the succeeding premium or instalment becomes payable.

GRACE PERIOD.—A grace of thirty-one days, during which the policy shall remain in force, will be granted for the payment of premiums or regular instalments thereof, after the first. If the death of the Insured occur during the days of grace, the sum necessary to complete payment of premium for the then current policy year will be deducted from the amount payable hereunder.

ADVANCE PREMIUMS.—Any premiums paid one year or more prior to the date when due will be discounted at the rate of three per centum per annum, and at the death of the Insured any such premiums paid for a period beyond the then current policy year will be returned, discounted at the same rate of interest.

ANNUAL PARTICIPATION IN DIVISIBLE SURPLUS.—At the end of each policy year so long as this policy shall remain in force, there shall be distributed hereon the proportion of the divisible surplus contributed by this policy, but such distribution at the end of the first year shall be contingent upon payment of the next succeeding premium.

DISTRIBUTION OPTIONS.—Such surplus distributions may be—(a) taken in cash, (b) applied in abatement of premium payments, (c) left on deposit with the Company to accumulate with interest at the rate of not less than three per centum per annum, payable with the policy or withdrawable in cash on demand by the holder, or (d) applied to purchase participating paid-up additions payable with the policy, which may be surrendered at any time for their cash value, *but at its option the Company may defer payment of any surrender value for a period not exceeding ninety days after the application therefor is made.* Election of options may be made annually by the holder by writing filed with the Company, and any option so elected shall remain in effect until a new option shall be duly substituted. If no such election is in effect on any anniversary, the distribution for that anniversary shall be held on deposit, as provided in option (c), and if any premium remains unpaid at the expiration of the grace period the Company will apply the deposit to the payment of the premium in default, if said deposit be sufficient for that purpose, otherwise to the payment of such smaller regular instalment as the deposit may be sufficient to pay in full, and any such application of such deposit shall be a discharge to the Company for the amount so applied. Surplus apportioned to this policy while it is running as extended insurance shall not be available to maintain the policy in force beyond the extension term.

APPLICATION OF SURPLUS DISTRIBUTIONS TO SHORTEN TERM OF PREMIUM PAYMENTS OR MATURE POLICY.—Whenever the surplus accumulations under this policy, or the reserve under any outstanding paid-up additions hereunder, or both, together with the policy reserve, shall equal the reserve on the same basis for a fully paid-up policy of the same kind and amount at the then attained age of the Insured, the Company will, upon written request of the Insured and upon due release, endorse the policy, subject to any indebtedness, as paid up in full with participation; or when the aggregate amount of said reserves and accumulations shall equal the face amount of this policy, the Company will on request pay the policy as an endowment, less any existing indebtedness hereunder, upon due surrender.

LOANS.—At any time, while the policy is in force, after three full years' premiums shall have been paid, the Company (unless the policy is running as extended insurance) will loan, upon proper assignment, and upon the sole security of this policy, with interest at the rate of six per centum per annum, a sum not exceeding the cash surrender value at the end of the then current policy year.

of the policy and of any outstanding dividend additions, less any outstanding indebtedness and interest on the total amount loaned to the next policy anniversary, and less any unpaid balance of premiums for the current policy year, *but at its option, the Company may defer the granting of any loan other than to pay premiums on policies in this Company for a period not exceeding ninety days after the application therefor is made.* Any interest in default will be added to the principal of the loan.

PREMIUM LOANS.—Such loans when made to pay premiums only, may be effected upon the sole signature of the Insured except that if the policy be assigned, the signature of the assignee will be required. Upon written request by the Insured and any assignee upon the Company's prescribed forms, provision may be made by endorsement hereon for automatic application of the premium loan provision to the payment of future premiums.

REPAYMENT OF LOANS.—The whole or any part of a loan may be repaid at any time. Failure to repay the loan or to pay interest thereon, shall not avoid the policy while the indebtedness is less than the cash surrender value. When the indebtedness equals such value, the policy shall become void thirty-one days after notice has been mailed to the Insured and any assignee.

CONVERSION PRIVILEGE.—At any time while this policy is in full force it may be exchanged without medical re-examination, upon due release, for a policy of not greater amount, upon any plan having a higher premium rate, except a continuous monthly instalment or joint life plan, which the Company issues at the date hereof, but without the right to disability benefits. The new policy shall bear the date of this policy, premiums shall be at the rate in use for the age at said date for the form chosen, and the cost to change shall be the difference between the premiums under the new policy and the premiums paid under this policy (exclusive of the special premiums paid for disability benefits) for the same period and the same amount of insurance, with interest compounded annually at the rate of six per centum per annum, and with proper adjustment of differences between the amounts of surplus distributions under the two forms of policies.

REINSTATEMENT.—At any time after default in payment of premium (unless the cash surrender value shall have been paid, or the extension term expired, if the policy shall have been so carried), this policy may be reinstated, upon production of evidence of insurability satisfactory to the Company and approved at its Home Office, and upon payment or reinstatement of any indebtedness to the Company hereon or secured hereby, and payment of arrears of premiums, with interest at the rate of six per centum per annum.

ASSIGNMENTS.—No assignment hereof shall be binding on the Company until filed at its Home Office. The Company assumes no responsibility as to the validity of any assignment.

LIMITATIONS.—If within five years from the date of this policy the Insured shall engage in military or naval service in time of war, the liability of the Company in event of the death of the Insured while so engaged, or within six months thereafter, will be limited to the return of the premiums paid hereon, exclusive of any extra premium paid for military or naval service, less any indebtedness to the Company hereon, unless before engaging in such service or within thirty-one days thereafter, or at the time of paying the first premium due hereon, if the Insured shall be then so engaged, the Insured shall pay such extra premium as may be required by the Company, and in like manner shall pay annually thereafter on each anniversary of this policy or within thirty-one days thereafter, while the Insured shall continue to be so engaged, such extra premium as may be required by the Company. All the terms and conditions as to time, manner and place of regular premium payments under this policy, and as to

deduction of any unpaid balance of premium for the uncompleted policy year, shall apply also to the payment of such extra premium.

Within one year after the termination of the war the Company will return such portion of the extra premiums as in its judgment will not be required to cover the extra hazard.

If the Insured shall die during the first year of this policy by his own hand or act, while sane or insane, the liability of the Company hereunder shall be limited to the premium paid hereon.

INCONTESTABILITY.—After this policy shall have been in force for one full year from the date of issue it shall be incontestable except for non-payment of premium or for engaging in military or naval service in time of war without payment as herein provided of such extra premium as may be required by the Company; but in case the age has been misstated, the amount payable hereunder shall be that which the premium paid would have purchased at the correct age at the rate in use at the date hereof.

No suit shall be maintained under this policy unless commenced within six years from the time when the cause of action accrues.

ALTERATION AND ENDORSEMENT.—No modification or alteration hereof or endorsement hereon will be valid unless made by the President, a Vice-President, the Secretary, or an Assistant Secretary, and no other person is authorized on behalf of the Company, to make, alter or discharge this contract or to waive forfeiture. Agents are not authorized to modify or waive any of the terms and conditions of this policy nor to extend the time for payment of premiums or other moneys due to the Company, or to bind the Company by making any promise or by accepting any representation or information not contained in the application for this policy.

NON-FORFEITURE OPTIONS.

After three full annual premiums shall have been paid hereon, then in case of default in the payment of any subsequent premium or instalment continued after the days of grace,

OPTION A.—Without action on the part of the holder, the policy will be continued for its value in participating paid-up life insurance (without disability benefits) which will have a yearly increasing surrender value *in no event less than that required by law; or*

OPTION B.—If the holder so elect, the policy will be terminated and the surrender value paid in cash; or

OPTION C.—Upon written request by the holder filed at the Home Office of the Company within ninety days from the due date of the premium in default, the policy will be continued at its face amount including any outstanding additions and less any indebtedness to the Company hereon or secured hereby, for its value in participating extended term insurance (without loan privilege or disability benefits) dating from said due date. Such insurance will have a decreasing surrender value expiring with the extension term.

Upon due request of the holder filed at the Home Office of the Company while no premium is in default under this policy, extended term insurance may be made the automatic non-forfeiture option by endorsement hereon.

The surrender value due under any option will be paid upon proper surrender of the policy with the written assent of the person to whom it is made payable, *but at its option, the Company may defer payment of any surrender value for a period not exceeding ninety days after the application therefor is made.*

Said surrender value at date of default in payment of premium will be the full reserve on the policy and any outstanding additions, less a sum having a maximum at the end of the third year not in excess of six-tenths of one per centum of the face amount of the policy, and thereafter decreasing, and less any indebtedness to the Company hereon or secured hereby.

The legal reserve under this policy is computed upon the American Experience Table of Mortality, with interest at three and one-half per centum per annum.

The paid-up and extended insurances under Options *A* and *C* are such as will be purchased by the surrender value as herein defined, applied as a net single premium at the attained age of the Insured upon the mortality and interest basis adopted for the reserve computation hereunder.

TABLE OF NON-FORFEITURE VALUES.

The values as herein stated, are for full paid policy years, and will be increased by outstanding additions and by payment of instalments of premiums beyond the full paid policy year, but will be decreased by any indebtedness hereon or secured hereby.

After Payment of Premiums for	OPTION A	OPTION B	OPTION C	
	Paid-up Participating Life Insurance	Loan or Cash Surrender Value at end of Policy Year	Extended Insurance Participating	
			Years	Days
3 years	$1400	$ 550	6	156
4 "	1930	780	9	26
5 "	2470	1020	11	224
6 "	3010	1260	13	338
7 "	3540	1510	15	349
8 "	4070	1780	17	262
9 "	4590	2050	19	88
10 "	5090	2320	20	177
11 "	5590	2600	21	211
12 "	6080	2900	22	203
13 "	6570	3200	23	166
14 "	7060	3510	24	116
15 "	7550	3840	25	72
16 "	8030	4180	26	56
17 "	8530	4530	27	99
18 "	9020	4890	28	248
19 "	9510	5270	30	287
20 "	10000	5660		
21 "		5780		
22 "		5900		
23 "		6020		
24 "		6150		
25 "		6270		

Values for additional years will be furnished upon request.

SETTLEMENT OPTIONS.

In lieu of payment in one sum, the Insured, subject to the rights of any assignee, and with the right to change, or the beneficiary after the Insured's death if no election has been made by the Insured, may, subject to the terms and conditions which follow, elect, by written notice to the Company, to have the net proceeds of this policy, or any part thereof, not less than $1,000, paid as provided in any of the following options. The mode of payment elected by the Insured shall not be varied by the payee, but if payment is being made under an election by the beneficiary, such beneficiary may, except as to Option 3, revoke the election and receive the unpaid amounts in one sum; but if the stipulated instalments under Option 1 or Option 3 remaining unpaid at any time are commuted and paid in one sum they shall be discounted at the rate of three per centum per annum.

Any portion of the net sum due hereunder which may be payable to an assignee, shall be paid in one sum, and the remainder,

if not less than $1,000, shall be paid according to the terms of the option elected.

The amounts of the several instalment and annuity payments for each $1,000 of the net sum so payable are shown in the table of Instalments and Annuities herein, and under Options 2 and 3 the amounts of such payments will be based on the attained age of the beneficiary at the date of death of the Insured.

The first instalment under Options 1, 2 and 3 will be payable upon due proof of death of the Insured.

If an instalment option becomes effective this policy will be exchanged by the Company for a supplementary contract which shall provide for settlement according to the option elected, and shall further provide that there will be allowed upon the funds held for the payment of the stipulated instalments under Option 1 and under Option 3 remaining unpaid from year to year such share of interest earned in excess of three per centum per annum as the Company may from year to year determine.

OPTION 1.—Payment by a stipulated number, either 5, 10, 15, 20, 25 or 30 equal annual instalments.

OPTION 2.—Payment by an annuity during the life of the beneficiary.

OPTION 3.—Payment by a stipulated number, either 10, 15, 20, 25 or 30 equal annual instalments and by an *annuity of like amount* for as many years thereafter as the beneficiary shall live.

OPTION 4.—The net sum due under this policy, or any part thereof not less than $1,000, may be left on deposit and the Company will pay interest thereon annually at such rate not less than three per centum as may from year to year be determined by the Company, the first payment to be made one year after the death of the Insured.

The amount of said deposit may be withdrawn on any interest date if so provided when the option is elected, but if not so withdrawn, then upon the death of the person last entitled to receive interest payments under the terms hereof, the Company will pay the amount of said deposit together with any accrued interest for the then current year, in such manner as may be directed when the option is elected.

NOMINATION OF PROVISIONAL PAYEE.—The Insured, with the right to change, may, by written notice to the Company at its Home Office, name a provisional payee to receive in accordance with the terms of the option elected, any stipulated payments remaining unpaid under Option 1 or Option 3, or interest payments under Option 4, upon due proof of the death of the beneficiary after such beneficiary has become entitled to payments.

The privilege of nomination of a provisional payee shall not apply under Option 2, nor shall the beneficiary have the right to name a provisional payee under any option. If there be no provisional payee living at the death of the beneficiary after becoming entitled to payment under Option 1 or Option 3, or if a provisional payee shall die after becoming entitled to such payment, any stipulated payments under said Options 1 or 3 then remaining unpaid shall be commuted and paid in one sum to the executors or administrators of the one so entitled.

If there be no named beneficiary entitled to receive payment under this policy at the death of the Insured the net sum payable hereunder will be paid in one sum.

Annual payments of $100 and over, under the terms of any option or under the Disability Provision herein, may be taken in equivalent semi-annual, quarterly or monthly payments.

The equivalent of each $100 of annual payment is $50.40 paid semi-annually; $25.30 paid quarterly; or $8.45 paid monthly.

Table of Amounts of Instalments and Annuities for each $1000 of the net sum so payable

OPTION 1	No. of Instalments	Amount of Instalments	No. of Instalments	Amount of Instalments
	5 10 15	$212 114 82	20 25 30	$66 54 50

OPTION 2		OPTION 3					
Age	Annuity	Age	10 Instalments and Annuity	15 Instalments and Annuity	20 Instalments and Annuity	25 Instalments and Annuity	30 Instalments and Annuity
15	$43	15	$42	$41	$40	$39	$38
16	43	16	42	41	40	39	38
17	43	17	42	41	40	39	38
18	44	18	43	42	41	40	39
19	44	19	43	42	41	40	39
20	44	20	43	42	41	40	39
21	44	21	43	42	41	40	39
22	45	22	44	43	42	41	40
23	45	23	44	43	42	41	40
24	45	24	44	43	42	41	40
25	46	25	45	44	43	42	41
26	46	26	45	44	43	42	41
27	46	27	45	44	43	42	41
28	47	28	46	45	44	43	42
29	47	29	46	45	44	43	42
30	48	30	47	46	45	44	43
31	48	31	47	46	45	44	43
32	49	32	47	46	45	44	43
33	49	33	48	47	46	45	44
34	49	34	48	47	46	45	44
35	50	35	49	48	47	46	44
36	50	36	49	48	47	46	45
37	51	37	50	49	48	47	45
38	52	38	51	50	49	47	46
39	53	39	52	51	49	48	46
40	54	40	53	52	50	48	46
41	54	41	53	52	51	49	46
42	55	42	54	53	51	49	47
43	56	43	55	54	52	49	47
44	57	44	56	54	52	50	47
45	58	45	57	55	53	50	47
46	59	46	58	56	54	51	48
47	60	47	59	57	54	51	48
48	61	48	60	58	55	52	48
49	62	49	61	59	56	52	48
50	63	50	62	60	57	53	48
51	65	51	64	61	57	53	49
52	66	52	65	62	58	53	49
53	68	53	67	63	59	54	49
54	69	54	68	64	59	54	49
55	71	55	70	65	59	54	49
56	72	56	72	66	60	54	49
57	74	57	73	67	61	54	49
58	76	58	75	68	62	55	49
59	78	59	77	70	63	55	49
60	80	60	78	71	63	55	49
61	82	61	81	72	63	55	49
62	84	62	83	73	65	55	49
63	86	63	85	74	65	55	49
64	88	64	87	75	64	55	49
65	91	65	90	76	64	55	50
66	95	66	91	76	64	55	50
67	98	67	93	77	64	55	50
68	101	68	96	78	64	55	50
69	105	69	97	78	65	55	50
70	108	70	99	79	65	55	50
71	112	71	101	79	65	55	50
72	116	72	103	80	65	55	50
73	120	73	105	80	65	55	50
74	125	74	106	80	65	55	50
75	127	75	108	81	65	55	50
76	131	76	109	81	65	55	50
77	134	77	110	81	65	55	50
78	138	78	111	81	65	55	50
79	141	79	112	81	65	55	50
80	145	80	112	81	65	55	50
81	149	81	113	82	65	55	50
82	153	82	113	82	65	55	50
83	157	83	113	82	65	55	50
84	162	84	113	82	65	55	50
85	167	85	114	82	65	55	50

For ages under 15 amounts will be same as 15. For ages over 85 amounts will be same as 85.

TOTAL AND PERMANENT DISABILITY BENEFIT PROVISION.

1. PAYMENT BY INSTALMENTS.—After one full year's premium shall have been paid upon this policy, then if at any time, while no premium is in default, the Company shall receive due proof that the Insured, prior to attaining the age of 60 years, has become wholly and permanently disabled by bodily injury or by disease sustained or contracted after the date hereof, and that thereby he will be wholly, continuously and permanently prevented from the pursuit of any form of mental or manual labor for compensation, gain or profit whatsoever, and has been so disabled for not less than sixty days, the Company will waive, after the then current policy year, payment of further premiums during the continuance of the disability, subject to the provisions and limitations hereinafter set forth, and at the end of one year from the date on which said disability is proved, provided the disability then exists, will pay to the Insured, subject to said provisions and limitations, with the written consent of the assignee, if any, one-tenth of the face amount of this policy, and one-tenth annually thereafter during the continuance of the disability, until the said face amount, less any indebtedness, shall have been paid in full, or until the maturity of the policy when any unpaid remainder of the sum insured, less any indebtedness, will be paid as provided in the policy. In case there are any accumulations or policy additions from surplus distributions then outstanding they shall be payable with the final payment.

The sum insured shall be reduced by each annual instalment so paid and the cash surrender and loan values from year to year will be those shown by the table of non-forfeiture values in the policy, reduced proportionately to the reduced insurance, less any existing indebtedness.

Whenever the existing indebtedness shall exceed the cash surrender value of the reduced insurance, the succeeding instalment shall be reduced by the amount of such excess, and the indebtedness correspondingly reduced.

Whenever the instalments paid and credited together with the indebtedness, shall equal the face amount of the policy and of any accumulations or additions from surplus distributions, the liability of the Company shall cease.

The policy must be forwarded to the Home Office for endorsement of the payment of each disability instalment.

2. WAIVER OF PREMIUMS AFTER AGE 60.—If the Company, while no premium is in default, shall receive due proof that the Insured after attaining the age of 60 years has become disabled as aforesaid and has been so disabled for not less than sixty days, the policy will be maintained in force, without payment of further premiums during the continuance of the disability, for a decreasing sum, which shall be the face amount of the policy less the premiums waived, and less any existing indebtedness. The amount of the premium waived yearly will decrease in proportion to the decreasing sum insured, and the cash surrender and loan values from year to year will be those shown by the table of non-forfeiture values in the policy, reduced proportionately to the reduced insurance, less any existing indebtedness.

3. RECOVERY FROM DISABILITY.—The Company shall have the right to require at any time, but not oftener than once a year, due proof of the continuance of the disability. If the Insured shall fail to furnish such proof when required to do so, or shall so far recover as to be able to perform work of any kind for compensation, gain or profit, no further premiums will be waived, and no further disability instalments will be paid. In such case the insurance will be the face of the policy less the instalments paid (Sec. 1) or the premiums waived after age 60 (Sec. 2) as the case may be, and the non-forfeiture values, as well as the premiums payable, will be in proportion to the reduced insurance.

4. DISABILITY PREMIUM.—The disability benefits set forth in this provision are granted in consideration of the statements and

representations in the application for this policy and of a special yearly premium of *five* dollars and *twenty* cents, payable in addition to and as a part of the regular premium of the policy during its premium paying period, or until the Insured reaches the age of sixty years. The special premium may be discontinued at any policy anniversary upon request by the Insured, and the presentation of the policy to the Company for cancellation of the disability benefit provision.

5. RECOGNIZED DISABILITIES.—Without prejudice to any other cause of disability, the following will be recognized as disability within the meaning of this provision, namely, the total and irrecoverable loss of the use of both eyes or of both hands or of both feet, by removal or disease; or such loss of the use of one hand and one foot.

6. LIMITATION.—If the Insured shall engage in military or naval service in time of war, the foregoing provision for disability benefits shall become void and the additional premium therefor shall cease to be payable, but, if discharged from such service, on evidence of physical condition satisfactory to the Company, and upon payment of the additional premium aforesaid, said provision will again become operative.

In Witness Whereof, the JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY has, by its President and Secretary, executed and delivered this contract and caused the same to be duly countersigned, at Boston, Massachusetts, on this *First* day of *June*, A. D. 19*17*.

FRED E. NASON, Secretary. ROLAND O. LAMB, President.

The Assured is hereby notified that by virtue of this policy he is a member of the JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, and is entitled to vote either in person or by proxy at any and all meetings of said Company. The annual meetings are held at its Home Office on the second Monday of February in each year, at twelve o'clock noon.

APPLICATION.

It is understood and agreed by the applicant that if payment of the premium above stated has been made with this application, and if the application is approved at the Home Office of the Company while the applicant is in the same condition of insurability shown in Part B of the application, the insurance shall take effect (subject to the terms and conditions of any policy issued hereunder), as of the date of such approval.

MEDICAL EXAMINER'S FORM.

I certify that the statements and answers which I have made in this application as a basis for the contract of insurance are complete, true, and correctly recorded, and I agree that any policy which may be issued hereon shall take effect only in case it shall be delivered and the first premium or instalment thereof actually paid while I am in the same condition of insurability shown in this application, and that such delivery and payment shall constitute an acceptance of the policy and of all its conditions. I further agree that if during the first five years of the policy I shall engage in military or naval service in time of war without payment of such extra premium as may be required by the Company for such service, the Company in case of my death while so engaged or within six months thereafter, shall be liable only for the return of the premiums paid on the policy exclusive of any extra premium paid for military or naval service less any indebtedness, and that if I shall die during the first policy year by my own hand or act, while sane or insane, the Company shall be liable only for the amount of the premium paid on the policy.

20 PREMIUMS (FIRST YEAR TERM AND 19 PREMIUMS) LIFE POLICY—GUARANTEED ANNUAL DIVIDENDS.

No. 99,999. AGE, 35.
AMOUNT, $10,000.00. ANNUAL PREMIUM, $383.40.

KANSAS CITY LIFE INSURANCE COMPANY.

KANSAS CITY, MISSOURI,

Agrees to Pay *Ten Thousand* Dollars, at the Home Office of the Company, in Kansas City, Missouri, to *Mary Doe, (wife)* of the insured, immediately upon receipt of due proofs of the death of *John Doe,* the Insured, during the continuance of this Policy.

If there shall be no Beneficiary living at the death of the Insured, the proceeds of this Policy shall be paid to the executors, administrators or assigns of the Insured.

This Policy participates in the profits of the Company as herein provided.

The Company Guarantees the surrender value of this Policy at the end of *Twenty* years shall be *Fifty-Six Hundred Sixty-One and 50-100* Dollars in Cash and its share of the Profits then apportioned in addition to those guaranteed, also in Cash.

STATE OF MISSOURI—INSURANCE DEPARTMENT.

This Policy is registered and secured by a pledge of bonds or deeds of trust on real estate deposited with this department.

Jefferson City, Mo.....19....

By..... .....

Deputy Supt. *Superintendent.*

GENERAL PROVISIONS AND PRIVILEGES.

1. This Policy shall not take effect unless the first premium hereon has been paid and this Policy delivered to the applicant within thirty days from the date hereof, or unless the applicant is in good health at the time of its delivery.

2. The first year's premium only may be paid to the agent. All subsequent premiums are due and payable in advance at the home office of the Company without notice. However, they may be paid to an authorized agent of the Company on or before the date when due, but only in exchange for a receipt signed by the President, Vice-President, Secretary or Assistant Secretary and countersigned by such agent. Upon failure to pay a premium on or before the date when due, or upon failure to pay any premium note when due, this Policy will become null and void without any action or notice by the Company, and all rights shall be forfeited to the Company, except as hereinafter provided.

3. Notice of each and every premium due or to become due hereon, is given and accepted by the delivery and acceptance of this Policy. Notice of premiums coming due is sent to the insured as a matter of accommodation, but the Company assumes no responsibility for the failure to send or the miscarriage or non-delivery of any notice.

4. Any indebtedness to the Company including loans and interest accumulations and any balance of the then current policy year's premium remaining unpaid will be deducted in any settlement under this Policy.

5. The lapse of five years from the date the cause of action shall accrue shall be an absolute bar to any action or suit brought upon this Policy. Death by self-destruction, sane or insane, within one year from date of issue hereof shall limit the amount payable by the Company to the total premium paid by the insured.

6. This Policy is issued with the understanding that with the consent of the Company the insured may assign same or change the beneficiary to any person authorized by law, by filing with the Company a written request therefor. Such change will take effect upon its acceptance by the Company and the endorsement of the same upon this Policy by the President, Vice-President, Secretary or Assistant Secretary. The claims of any assignee when the assignment has been thus made shall be subject to proof of interest and the Company will assume no responsibility as to the validity of any assignment.

7. If the age of the insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no statement made by the insured shall avoid this policy or be used in defense of a claim hereunder unless the same is contained in the application therefor.

8. No agent has power on behalf of the Company to modify this Contract, to extend the time of payment of premium, to waive any forfeiture, to bind the Company by making any promise or any representation, or to deliver any Policy contrary to the provisions of Section One (1) hereof. These powers can be exercised only by the President, Vice-President, Secretary or Assistant Secretary of the Company and will not be delegated.

9. The insured may without the consent of the beneficiary receive any benefit hereunder and exercise every right and enjoy every privilege conferred upon the insured in or by this Policy.

10. In case of default in the payment of any premium hereunder or of any premium note when due, the Company will reinstate the Policy, if not previously surrendered, at any time upon written request by the insured to the Company at its home office, accompanied by evidence of insurability satisfactory to the Company and the payment of all premium arrears and the payment or reinstatement of any indebtedness existing at the date of default, together with interest thereon at the rate of five per centum per annum.

11. GRACE IN PAYMENT OF PREMIUMS.—A grace of one month (without interest charge) during which the insurance will remain in full force will be allowed in the payment of all premiums except the first.

NON-FORFEITURE AND LOAN FEATURES.

After payment of premiums for three or more full years the following options shall become effective.

1st. EXTENDED INSURANCE—AUTOMATIC.—If any premium on this Policy shall not be paid when due, without action on the part of the insured the Company will extend and continue in force from such due date, the full amount of this policy as non-participating term insurance for the term of years and months as provided in the accompanying table. Or,

2nd. PAID-UP INSURANCE.—If any premium on this Policy shall not be paid when due, upon request of the insured within sixty days of such default, the Company will endorse the policy as fully paid up non-participating insurance for the reduced amount as provided in the accompanying table. Or,

3rd. CASH SURRENDER VALUE.—Any time within sixty days after default in payment of any premium, the Company will, upon request, with a full and valid surrender of the policy and all claims thereunder, pay a cash surrender value in accordance with the accompanying table, less any existing indebtedness to the Company on this policy.

LOAN PRIVILEGES.

4th. PREMIUM LOAN.—If any premium on this Policy shall not be paid when due, upon the written application of the Insured the Company will charge against the cash value of this Policy an annual premium loan, with interest at 6 per cent. per annum, so long as the loan value of the Policy be sufficient to cover such premium charge in addition to any existing indebtedness and accrued interest. If the loan value or balance thereof shall not be sufficient to pay the entire annual premium due, the residue may be taken in cash by the Insured, or, will be applied to extend the insurance as term insurance for such a period as the residue will purchase; provided, however, that the Insured shall have the right at any time while this Policy is in force, under the provision of this section, to cancel or annul the application for the operation of this clause, after which cancellation the non-forfeiture provisions required by law will become operative as of date of such cancellation or annulment by the Insured.

5th. CASH LOANS.—If this Policy be not then extended as term insurance, the Company will advance, on proper assignment of this policy and on the sole security thereof, at the rate of 6 per cent. interest per annum, subject to the laws of the State in which the insured resides at time of issuance of this Policy a sum equal to, or, at the option of the Insured, less than the amount stated in the accompanying table of loan and surrender values, in accordance with the number of years for which premiums have been fully paid. The Company will deduct from such Loan Value any existing indebtedness on or secured by the Policy and any unpaid balance of the premium for the current policy year, and interest in advance. If said loan is not paid when due, interest in advance shall be payable to the end of the current policy year and thereafter shall be payable annually in advance. Any interest so payable and not paid shall be added to the principal and bear interest at the same rate. In the event of failure to pay any loan on this Policy no forfeiture of same shall occur until the loan and interest thereon is equal to the loan value, nor until one month after notice has been mailed by the Company to the last known address of the Insured and of the assignee, if any, but failure to repay such loan after the total indebtedness as aforesaid shall equal said loan value and after giving such notice shall render the Policy void.

TABLE OF LOAN AND SURRENDER VALUES.

This table will apply if this Policy be free from indebtedness, but any existing indebtedness may be paid in cash and the table will then apply; or if not so paid, the loan and cash values will be reduced by the indebtedness and the amount of paid-up or the term of extended insurance will be reduced in the ratio of the indebtedness to the reserve on this Policy. If default occurs after a fractional part of the current year's premium has been paid, the values will be proportionately adjusted. Any existing dividend or dividends or paid-up additions to the credit of this Policy will increase these guarantees.

After the Expiration of	Cash Surrender or Loan	Extended Insurance		Paid-up Insurance	After the Expiration of	Cash Surrender or Loan	Extended Insurance		Paid-up Insurance
		Yrs.	Mos.				Yrs.	Mos.	
3 Yrs.	$ 428 00	4	11	$1080	12 Yrs.	$2784 70	21	10	$5860
4 "	654 10	7	6	1620	13 "	3108 90	22	10	6380
5 "	888 80	10	1	2160	14 "	3434 60	23	9	6890
6 "	1132 60	12	6	2700	15 "	3772 20	24	8	7420
7 "	1384 40	14	8	3230	16 "	4122 30	25	9	7920
8 "	1646 30	16	6	3760	17 "	4485 40	26	11	8440
9 "	1917 90	18	1	4290	18 "	4862 40	28	5	8950
10 "	2199 60	19	6	4820	19 "	5254 00	30	7	9470
11 "	2491 80	20	9	5330	20 "	5661 50	Life		10000

The values in the above table are based upon the American Experience Table of Mortality with interest at the rate of three and one-half per cent. per annum, with no surrender charge. Values after twentieth year will be upon same basis as above table, and will be furnished upon request.

DIVIDENDS.

This policy is issued on the Twenty Year Accumulation plan and will receive its full share of the profits as apportioned by the Company at the end of that period if the insured be then living, and if all the premiums have been duly paid hereon; however, the company hereby guarantees to pay in anticipation of said profits, if the policy be kept in force by the payment of premiums in cash, an annual cash dividend, as shown by the Coupons hereto attached which may be used in partial payment of the annual premiums due on the dates indicated on said Coupons. Should, after the first policy year, the insured elect to pay the premiums semi-annually or quarterly, then in that case a pro rata portion of each Coupon will be applicable upon payment of each premium. In consideration of the guaranteed payment in cash from the surplus by the coupons hereto attached the insured hereby agrees that any annually determined portion of the divisible surplus in addition to the amounts stipulated in the coupons shall be allowed to accumulate until all premiums contracted hereon have been paid.

If the insured should so elect at the beginning of the second policy year, the successive guaranteed dividends accruing under this policy will be converted into participating paid-up additional insurance, such insurance being purchased at the Company's regular single premium rates for participating insurance according to the attained age of the insured. The election of this option at any time other than specified above will be conditioned upon evidence of insurability satisfactory to the Company.

If the insured shall elect to pay all premiums in full, without reduction, and leave with the Company the dividends represented by the Coupons on this contract, the Company guarantees that this policy will be fully paid-up after paying the premiums in cash for fifteen full years and delivering all the attached Coupons to the Company. In case the insured should elect to leave the Coupons to make this a fully paid-up policy in fifteen years and he should die while this policy is in force, but before it is fully paid-up as above provided, all the Coupons bearing date prior to said death shall be paid to the beneficiary with compound interest at the rate of 3½ per centum per annum in addition to the sum insured.

In case the insured shall not elect as above provided, but shall, nevertheless, leave said dividends with the Company, the same shall be payable on presentation of the Coupons at any time, with compound interest at the rate of 3½ per centum per annum for each full year such dividends are left with the Company.

At the end of twenty years from the date hereof, in addition to receiving in cash such dividends as may have accrued to the credit of this policy in excess of those guaranteed, the insured may at his option surrender this policy for its cash value as shown on the second page hereof, or continue the policy as a participating life policy fully paid-up for its face amount.

THIS POLICY IS ISSUED IN CONSIDERATION of the stipulations, agreements and representations made in the application for this policy, a copy of which application is hereto attached and made a part hereof, and said policy and application constitute the entire contract between the parties hereto, and in further consideration of the annual premium of Three Hundred Eighty-three Dollars and Forty cents for one year's term insurance from date hereof. This Policy will be continued upon the further payment of a like amount on or before the First day of April each year thereafter until premiums shall have been paid for twenty years, including the first, or until the prior death of the insured.

This Policy is absolutely free from conditions as to residence, occupation, travel, time or place of death. No extra Premium will

be required from the Insured for military or naval service in time of war or in time of peace.

This Policy is incontestable after one year from date of issue.

In Witness Whereof, The KANSAS CITY LIFE INSURANCE COMPANY has caused to be affixed the signatures of its President and Secretary, at Kansas City, Missouri, this *First* day of *April*, A. D., 1917.

FRED W FLEMING, *Secretary.* J. B. REYNOLDS, *President.*

The Insured, at any time, while this Policy is in force may, by giving written notice to the Company at its Home Office, provided the Policy has not been assigned, change the mode of payment of the Policy as within provided to payment in equal annual instalments, or a life annuity, as specified below, such change to take effect upon its endorsement on the Policy by the Company.

Instalments payable per $1,000 of Policy, according to the number, from two to twenty selected by the Insured:—

Amount of Annuity to Beneficiary that each $1,000 of Policy will purchase, according to Age of Beneficiary:

19. On or after April 1, 1936, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Ninety-nine and 70/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.

$99.70. J. B. REYNOLDS, President.

18. On or after April 1, 1935, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Ninety-six and 60/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$96.60. J. B. REYNOLDS, President.

17. On or after April 1, 1934, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Ninety-three and 50/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$93.50. J. B. REYNOLDS, President.

16. On or after April 1, 1933, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Ninety and 50/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$90.50. J. B. REYNOLDS, President.

15. On or after April 1, 1932, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Eighty-seven and 50/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$87.50. J. B. REYNOLDS, President.

14. On or after April 1, 1931, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Eighty-four and 50/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$84.50. J. B. REYNOLDS, President.

13. On or after April 1, 1930, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Eighty-one and 60/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$81.60. J. B. REYNOLDS, President.

12. On or after April 1, 1929, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Seventy-eight and 70/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$78.70. J. B. REYNOLDS, President.

11. On or after April 1, 1928, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Seventy-five and 80/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$75.80. J. B. REYNOLDS, President.

10. On or after April 1, 1927, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Seventy-two and 90/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$72.90. J. B. REYNOLDS, President.

. On or after April 1, 1926, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or, to the order of the assignee if said policy is assigned) a dividend of Seventy and 00/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$70.00. J. B. REYNOLDS, President.

. On or after April 1, 1925, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Sixty-seven and 20/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$67.20. J. B. REYNOLDS, President.

. On or after April 1, 1924, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Sixty-four and 40/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$64.40. J. B. REYNOLDS, President.

. On or after April 1, 1923, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Sixty-one and 60/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$61.60. J. B. REYNOLDS, President.

5. On or after April 1, 1922, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Fifty-eight and 80/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$58.80. J. B. REYNOLDS, President.

4. On or after April 1, 1921, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Fifty-six and 00/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$56.00. J. B. REYNOLDS, President.

3. On or after April 1, 1920, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Fifty-three and 30/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$53.30. J. B. REYNOLDS, President.

2. On or after April 1, 1919, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Fifty and 60/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$50.60. J. B. REYNOLDS, President.

1. On or after April 1, 1918, Kansas City Life Insurance Company of Kansas City, Missouri, will pay to the order of the insured under Policy No. 0000 (or to the order of the assignee if said policy is assigned) a dividend of Forty-seven and 90/100 Dollars provided all premiums due on said policy up to and including above date have been paid. Payable at its home office.
$47.90. J. B. REYNOLDS, President.

APPLICATION.

It is hereby warranted, That the above are my own full and true answers to the foregoing questions, and that the same, together with my answers to the Examining Physician, are the only statements made to the KANSAS CITY LIFE INSURANCE COMPANY, which, together with this stipulation, constitutes my application to said Company for insurance, and should my application be approved, and a policy of insurance be issued, such policy and application shall be and constitute the contract between the parties hereto.

The answers to all the above questions, and to the several questions propounded by the Examining Physician, are full, complete and true, and no omission, concealment or mental reservation has been made of any facts or circumstances relating to my past or present habits, health, physical condition or family history.

I agree that death by self destruction, sane or insane, within one year from date of issue shall limit the amount payable by the Company to the total premium paid and no more.

I hereby warrant that I am not intemperate in the use of intoxicating liquors or narcotics of any kind.

I agree that in any distribution of surplus or profits the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount belonging to any policy which may be issued by the Company, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under such policy.

That it is expressly agreed to and understood upon my part that this contract is to be null and void and of no binding force whatever, unless my application is received and accepted at the home office of the Company and approved by the Medical Director and the policy of insurance is delivered to me or my beneficiary during my lifetime and while in good health.

And I further agree that any money, note or other thing of value given to this Company or its agent taking this application on account of the first premium charge on the policy applied for, in whole or in part, shall be held by this Company as a deposit merely and not as payment, until such time as this application shall be accepted or rejected; if same be accepted, such money, note or other thing of value shall be applied on such first premium charge; if rejected, same shall be returned to me, my heirs, administrators or assigns.

I hereby certify that I have carefully read (or heard read) the foregoing application, together with my statements therein made and hereby warrant the truthfulness of the same. If not true, then any policy issued hereon shall be void.

It is understood that any provision herein contrary to the laws of the state in which the policy is applied for and issued shall be null and void.

MEDICAL EXAMINER'S FORM.

I hereby declare that all the statements and answers to above questions are complete and true, and I agree that they shall form a part of the contract for insurance applied for, and I expressly waive, on behalf of myself and of any person, who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired

20-PAYMENT LIFE (ENDOWMENT AT 85) ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99,999 AGE 35.
AMOUNT, $10,000. PREMIUM, $363.10.

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY,

OF FORT WAYNE, INDIANA,

Agrees to Pay at its Home Office *Ten Thousand* Dollars and in addition thereto any existing dividend accumulations upon receipt at the said office of due proofs of the interest of the claimant and of the death of *Abraham Lincoln* (hereinafter called the Insured) to *Nancy Hanks Lincoln, his mother, beneficiary, if then living, otherwise* to the Insured's executors, administrators or assigns, deducting therefrom any indebtedness on or secured by this Policy and any unpaid premium for the then current policy year. Or the Company will pay the said sum to the Insured, if living, at the end of the policy year nearest to age eighty-five.

This insurance is granted in consideration of the payment of *Three Hundred Sixty-Three and 10/100* Dollars, the receipt of which is hereby acknowledged, and the *annual* payment of a like sum to the said Company on or before the *First* day of every *June* thereafter until premiums for *twenty* full years from the date hereof shall have been paid or until the prior death of the Insured.

Annual Participation in Profits. During the continuance of this Policy by the payment of premium or as a fully paid-up policy, it shall be credited with its full share of surplus as apportioned by the Board of Directors at the end of two years from the date hereof and annually thereafter.

DIVIDEND OPTIONS.

Dividends, at the option of the owner of this Policy, may be

1. Taken annually in cash or applied toward a reduction of the premium for the then current policy year; or,

2. Used to purchase non-forfeitable, participating paid-up additions to the Policy; or,

3. Allowed to accumulate at the rate of 3½ per cent compound interest for any number of years during the continuance of the Policy.

If no other selection is made within one month from the due date of premium payment, this option shall automatically apply. Accumulated dividends are non-forfeitable, are withdrawable in cash at any time, are payable in addition to the face of the Policy in case of death of the Insured, and increase the value of the Policy over the amounts stated in the above table.

4. Used to shorten the premium-paying period as follows:

Whenever at the expiration of any policy year the accumulated dividends, together with the cash value of the Policy, equal or exceed the net single premium for this insurance at the attained age of the Insured, this Policy may be exchanged for a fully paid-up policy with dividends payable annually thereafter.

INSURANCE DEPARTMENT—STATE OF INDIANA—OFFICE OF AUDITOR OF STATE.

I HEREBY CERTIFY that THE LINCOLN NATIONAL LIFE INSURANCE COMPANY, of Fort Wayne, Indiana, does business under the Compulsory Deposit Law of the State of Indiana, approved February 10th, 1899, and in accordance with Section Ten of said law, maintains in approved securities in the office of the Auditor of State of Indiana, an amount in excess of the net cash value of all outstanding policies.

OTTO L. KLAUSS,
Auditor of State.

GUARANTEED AUTOMATIC PREMIUM LOAN AND NON-FORFEITURE BENEFITS.

ONE MONTH OF GRACE.—One month of grace (not less than thirty days) without interest charge shall be allowed in the payment of any premium after the first, during which time this Policy shall remain in force.

AUTOMATIC PREMIUM LOANS.—This Policy shall not lapse or become forfeited by reason of the non-payment of the premium within the month of grace allowed herein, provided the cash surrender value of the Policy and of any dividend addition thereon less any indebtedness on or secured by this Policy is equal to or greater than the premium then due and unpaid. In such event the Company will treat the premium then due as paid, and the amount of such premium (with interest as hereinafter provided) shall become a first lien upon the Policy in the Company's favor in priority to the claims of any assignee or of any other person. If the net available cash surrender value be less than the premium that is due, the Company will continue this insurance in force until such value is exhausted (that is, for a period which bears the same ratio to the full premium period then ensuing as such net value bears to the premium then due) and if prior to the expiration of such reduced period the last due premium be not paid in full, all liability of the Company on this Policy shall thereupon terminate subject to notice as hereinafter provided. While this Policy is thus sustained in force the payment of premiums may be resumed

without medical examination and the accumulated loans may be paid off or allowed to stand as a lien against the Policy. These automatic premium loans shall bear interest at 6 per cent per annum from the dates the respective premiums loaned become due and, if unpaid, shall be compounded yearly in advance at the beginning of each policy year.

The Automatic Premium Loan Privilege is granted either at the request of the Insured in his application for this insurance, or upon a written request made subsequently, but may be revoked at any time upon written notice to the Company at its Home Office.

POLICY LOANS.—After three full years' premiums have been paid upon this Policy, if no premium payment is in default, the Company will lend on proper assignment and delivery of this Policy and on the sole security thereof a sum not exceeding the cash value stated in the table less any existing indebtedness on or secured by this Policy and any unpaid balance of the premium for the current policy year; provided interest at 6 per cent. per annum on the whole amount of the loan is paid in advance to the end of the current policy year. Interest at the same rate will be due and payable annually in advance thereafter, and if not so paid will be added to the principal and bear the same rate of interest. Failure to pay any such loan or interest shall not avoid this Policy unless the total indebtedness shall equal or exceed the full amount available hereunder and in no event, until thirty days after notice thereof shall have been mailed to the last known address of the Insured, and of the assignee, if any.

CASH VALUE.—The cash value stated in the table, which is not less than the sum otherwise available for the purchase of paid-up or extended insurance, will be paid to the Insured upon due surrender of this Policy to the Company at any time within one month after default in payment of premium.

The Company shall have the right in a time of general depression and in order to conserve the interests of all its policy-holders to defer payment of the cash value, or the making of the loan (unless for the purpose of paying renewal premiums on policies in this Company) for a period not exceeding six months.

EXTENDED INSURANCE.—If the Insured has not made a request for the Automatic Premium Loan Privilege, or has made such request and revoked it in writing duly acknowledged by the Company, and if there be any default in the payment of premium after three full years' premiums shall have been paid, in such event the insurance hereunder shall from the due date of such premium automatically continue as term insurance for the period stipulated in the Table of Guaranteed Loan and Surrender Values.

PAID-UP INSURANCE.—A paid-up Endowment Policy payable at the same time and upon the same conditions as this Policy for the amount stated in the table of Guaranteed Loan and Surrender Values will be issued upon due surrender of this Policy to the Company within one month after default in payment of premium

TABLE OF GUARANTEED LOAN AND SURRENDER VALUE FOR EACH $1,000 OF INSURANCE.

As this Policy is for *$10,000* the values will be *ten times* tho stated below. The term for which extended insurance will granted remains the same without regard to the amount of t Policy.

Dividend accumulations, paid-up additions or the payment any portion of a year's premium over and above the full number years' premiums indicated will increase the values shown in th table. Any existing indebtedness on or secured by this policy w be deducted from the cash value of this policy and will reduce pr portionately the amount of paid-up insurance and the extend insurance shall be for the face value of the policy less the indeb edness and for such period as the net cash value of the option le the indebtedness will purchase. If the sum applicable to the pu chase of extended insurance shall be more than sufficient to co tinue the insurance to the end of the policy year nearest to ag eighty-five, the excess shall be used to purchase in the same ma ner a paid-up pure endowment payable to the Insured, if living, the end of the policy year nearest to age eighty-five.

At End of Policy Year	Cash or Loan Value	Non-Participating Paid-Up Endowment Insurance	Nonparticipating Paid-up Extended Ter Insurance for face of policy, and Ca (Pure Endowment) payable if insured living at expiration of extended insuran		
			Insurance Extended for		Cash at Age 85
			Years	Months	
3 Years	$ 36	$ 91	3	11	$0
4 Years	59	148	6	2	0
5 Years	84	205	8	7	0
6 Years	109	261	11	0	0
7 Years	136	317	13	4	0
8 Years	163	372	15	10	0
9 Years	191	428	16	7	0
10 Years	221	482	18	0	0
11 Years	250	535	19	5	0
12 Years	280	587	20	7	0
13 Years	312	639	21	7	0
14 Years	345	690	22	7	0
15 Years	379	742	23	7	0
16 Years	414	793	24	7	0
17 Years	450	844	25	7	0
18 Years	488	896	26	11	0
19 Years	528	947	28	7	0
20 Years	569	$1000 Policy Fully Paid Up Participating Annually in Profits			
25 Years	631				
30 Years	694				

The reserve under this Policy shall be computed according the American Experience Table of Mortality and 3½% interest, an the values shown in this table are equivalent to the full reserve o the Policy less a sum not more than 2½% of the amount insure The first year's insurance under this Policy is term insurance, pu chased by the whole or part of the premium to be received durin the first policy year; and the Policy shall be valued according t its terms and the laws of the State of Indiana. Cash and loa values for years subsequent to the twentieth will be the full reserv computed upon the above basis.

PLANS OF SETTLEMENT.

At the end of the original premium paying period of this Polic or within one month thereafter, the Insured may elect to contin or surrender this Policy under one of the following options:

OPTION 1.—Continue this Policy as a fully paid-up participa ing Policy for its full amount, no further premium payments bei

required, and in addition thereto draw in cash any existing dividend accumulations.

OPTION 2.—Draw the entire cash value, consisting of guaranteed cash value as fixed in the above table, together with any existing dividend accumulations.

OPTION 3.—Convert the entire cash value into a life annuity at the Company's published rates at that time.

OPTION 4.—Convert the entire cash value into a paid-up participating endowment Policy, maturing at the end of the policy year nearest to age eighty-five, subject to evidence of insurability satisfactory to the Company for any excess in paid-up insurance over the amount of the original policy.

NOTE.—If the Insured fails to exercise his option to select one of the settlements provided and to notify the Company thereof in writing within the time specified, it is agreed that Option No. 1 shall automatically apply.

THE PAYMENT OF PREMIUMS IS WAIVED IF INSURED IS TOTALLY AND PERMANENTLY DISABLED AND THE INSURED HAS THE OPTION OF HAVING THE INSURANCE IMMEDIATELY PAYABLE IN INSTALMENTS.

At any time after one full year's premium shall have been paid and before default in the payment of any subsequent premium, if the Insured before attaining his sixtieth birthday, shall furnish proof satisfactory to the Company that he has become wholly and permanently disabled by bodily injury or by disease and will be permanently, continuously and wholly prevented thereby for life from performing any work for compensation or profit, or from following any gainful occupation, then

FIRST.—The Company will, by an endorsement on this Policy, agree to pay, for the Insured, subject to the conditions herein recited, the subsequent premiums, if any, as they shall become due, during the period of such total and permanent disability. Any premiums so paid shall not be a lien on this Policy, and the guaranteed values set out in the tables herein shall increase in the same manner as if the premiums had been paid by the Insured.

SECOND.—The Company will also, upon written request of the Insured and of the Beneficiary and Assignee, if any, by an endorsement on this Policy, agree to pay, subject to the conditions herein recited, in lieu of all other values, benefits or privileges herein provided, and in full settlement of this Policy, one-twentieth of the sum insured, plus dividend additions, if any, immediately, and a like amount annually thereafter until twenty of such instalments in all shall have been paid. Any indebtedness to the Company on or secured by this Policy will reduce the amount of said annual instalments in the same proportion that said indebtedness bears to three-fourths of the sum insured, plus dividend additions, if any. Should the Insured die before the twenty annual instalments shall have been paid, the face amount of this Policy, plus dividend ad-

ditions, if any, less the sum of the instalments paid and less any indebtedness on or secured by the Policy outstanding at the time of the payment of the first instalment with interest at 6 per cent. per annum from that time will be paid to the Beneficiary upon receipt of due proofs of the death of the Insured.

Provided always that notwithstanding proof of disability may have been accepted by the Company as satisfactory, the Insured shall as often as required by the Company furnish satisfactory proof of the continuance of such disability. If the Insured fails to furnish such proof, or if he shall so far recover as to be able to engage in any gainful occupation, then all premiums thereafter falling due must be paid as originally provided in the Policy; and if the second option shall have been availed of, the Company's obligation to pay any further instalments shall immediately cease, and the original Policy shall be restored for its face amount, plus dividend additions, if any, less the sum of the instalments paid. Any indebtedness on or secured by the Policy outstanding at the time of the payment of the first instalment shall be restored together with interest at 6 per cent. per annum from that time, and the Guaranteed Values in the table attached hereto shall be reduced proportionately by the amount of the annual instalments paid and the original indebtedness, if any, with interest.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot, shall be considered as total and permanent disability within the meaning hereof.

The foregoing provisions as to total and permanent disability shall become null and void if the Insured shall engage in military or naval service in time of war, and the additional premium therefor shall thereupon cease to be payable; provided that, upon presentation after the termination of such service of evidence satisfactory to the Company that the Insured is acceptable for the said additional benefits, said provisions will again become operative on payment of the additional premium aforesaid.

On any anniversary of this Policy this provision may be cancelled by the Insured, provided he make written request for such cancellation and return the Policy to the Company for endorsement; in which event the subsequent annual premiums will be reduced *Thirty-two cents* for each one thousand of insurance hereunder and any premium which falls due under this Policy after the Insured has attained his sixtieth birthday shall automatically be reduced by a like amount for each one thousand dollars of insurance hereunder.

GENERAL PROVISIONS AND PRIVILEGES.

MISSTATEMENT OF AGE.—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age of the Insured.

PREMIUM PAYMENT.—Premiums are due and payable in advance at the Home Office of the Company in the city of Fort Wayne, Indiana, but may be paid to an authorized agent of the Company in exchange for the Company's receipt therefor signed by the President or the Secretary and countersigned by the agent as evidence of such payment. The mode of premium payment may be changed, on any anniversary of this Policy, from annual to semi-annual or quarterly or vice versa at the premium rates in use by the Company at the date hereof, but the payment of any premium shall not continue this Policy in force longer than the time for which the premium payment is made, except as otherwise provided herein.

REINSTATEMENT.—Should this Policy lapse it may be reinstated at any time upon the Insured furnishing evidence of insurability satisfactory to the Company and paying all premium arrears with not to exceed 6 per cent. interest per annum.

POLICY AND APPLICATION THE ENTIRE CONTRACT.—This Policy and the application therefor, a copy of which is hereto attached and is made a part of the Policy, constitute the entire contract; and, in the absence of fraud, the statements made in the application shall be deemed representations and not warranties and no such statement shall avoid this Policy unless it is contained in the written application.

CHANGE OF BENEFICIARY.—While this Policy is in force, and provided it is not then assigned, the Insured may, with the consent of the Company, change the Beneficiary by filing at its Home Office a written request duly acknowledged, on the form provided by it, accompanied by this Policy for endorsement thereon. Such change shall take effect only upon the endorsement of the same on the Policy by the Company. If there be more than one Beneficiary the interest of any deceased Beneficiary shall pass to the survivor or survivors unless otherwise directed by the Insured and endorsed by the Company on this Policy.

ASSIGNMENT.—No assignment of this Policy shall be binding on the Company until it be filed with the Company at its Home Office. The Company, by receiving or filing any assignment, does not assume any responsibility as to the validity or sufficiency thereof. Any claim made under an assignment shall be subject to proof of interest and extent thereof.

MODIFICATIONS.—No person except the President, a Vice-President, the Secretary or Assistant Secretary has power to change, modify or waive the provisions of this contract, and then only in writing. The Company shall not be bound by any promise or representations heretofore or hereafter made by or to any agent or person other than as above.

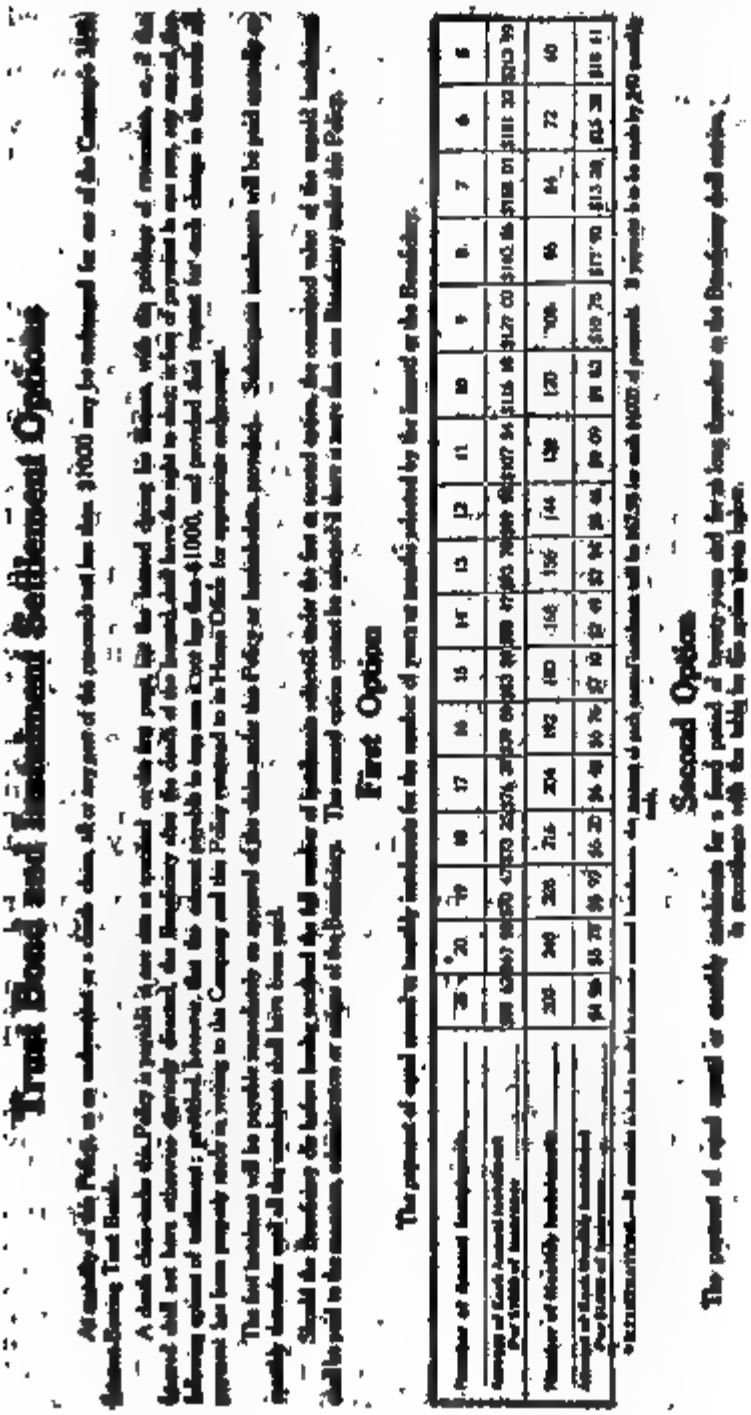
SUICIDE.—Self-destruction, sane or insane, within one year from the date of issue hereof is a risk not assumed by the Company under this Policy.

MILITARY AND NAVAL SERVICE.—Military or Naval Service in time of war is a risk not assumed under this Policy unless the Insured, before engaging in such Military or Naval Service, shall obtain a written permit therefor, signed by an executive officer of the Company and shall pay to the Company such extra cash premiums as may be required for permission to undertake such service and such permit shall be renewed from year to year by the payment of such extra cash premiums annually, as may be required by the Company, as long as the Insured shall engage in any Military or Naval Service whatsoever in time of war. If the Insured, without such permission and without the payment of such extra cash premiums at the times and in the manner required, shall enter or be engaged in any Military or Naval Service in time of war and dies while engaged in or as a result of such service, the liability of the Company under this Policy shall be limited to the amount of the full legal reserve to the credit of this Policy at the time of death, less any indebtedness hereon to the Company.

This Policy is Absolutely Free from restrictions as to Occupation, Residence or Travel and shall be incontestable after one year from date of issue except for the non-payment of premium and for violation of the provision relating to Military or Naval Service.

In Witness Whereof, THE LINCOLN NATIONAL LIFE INSURANCE COMPANY has caused this contract to be signed this *First* day of *June*, Nineteen Hundred and *Seventeen*.

ARTHUR F. HALL, *Vice-President*. SAM'L M. FOSTER, *President*



Trust Bond and Installment Settlement Options

First Option

Second Option

APPLICATION.

I agree on behalf of myself and of any person who shall have or claim any interest in any policy issued on this application, as follows:

1. That any statements, promises or information made or given by or to the person soliciting or taking this application for a policy, or by or to any other person, shall not be binding on the Company or in any manner affect its rights, unless such statements, promises or information be reduced to writing and presented in this application to the officers of the Company, at the Home Office.

2. That the insurance hereby applied for shall not take effect unless the premium is paid and the Policy delivered to me during my lifetime and good health; provided, however, that if the premium is paid in advance to an authorized agent of the Company and the conditional receipt attached hereto is given by such agent, the liability of the Company shall be as stated in such conditional receipt.

3. That, unless otherwise requested by me hereon, any Policy issued hereon shall, at the pleasure of the Company, relate back to and take effect as of the date of this application, or not more than three days prior thereto.

4. That I may, without the consent of the beneficiary, receive, exercise and enjoy every benefit, right and privilege conferred upon me by such Policy.

5. That this application, which I agree to complete promptly by submitting to a medical examination by an authorized examiner for the Company, and my Policy issued in consideration thereof, shall constitute the entire contract between the parties hereto; and that no suit shall be brought against said Company under said contract after a lapse of six years from the time when the cause of such action accrues.

MEDICAL EXAMINER'S FORM.

I hereby declare, on behalf of myself and any person who shall have or claim any interest in any Policy issued hereunder, that each of the above answers is full, complete and true, and that to the best of my knowledge and belief I am in good health and am a proper subject for life insurance.

I hereby agree that the above questions and answers shall form Part Two of my pending application for life insurance, and also of any subsequent application by me for insurance in this Company unless I then undergo another medical examination which by its terms is made a part of such application and of subsequent applications.

I hereby expressly waive, on behalf of myself and of any person who shall have or claim any interests in any Policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information thereby acquired by him.

20 PAYMENT LIFE REDUCING PREMIUM, WAIVER OF PREMIUMS, ANNUAL DIVIDEND, TRAVEL ACCIDENT CONTRACT.

ANNUAL PREMIUM, $33.43 First year. Subsequent Years, $32.25.

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20 PAYMENT LIFE REDUCING PREMIUM WAIVER OF PREMIUMS ANNUAL DIVIDEND POLICY.

No. 99,999. AGE 35.
AMOUNT $1,000. ANNUAL PREMIUM, $32.43 First Year.
$31.25 Subsequent Years.

Organized 1850.

THE MANHATTAN LIFE INSURANCE COMPANY OF NEW YORK.

Insured

Insurance Payable at Death

Beneficiary

Hereby insures the life of *John Doe*, the Insured, of *New York*, County of *New York*, State of *New York*, and agrees to pay at its Home Office in the City of New York *One Thousand* Dollars to *Mary Doe, his wife*, the Beneficiary (with....right on the part of the Insured to change the Beneficiary) upon receipt of due proof of the death of the Insured, provided this Policy is then in full force and effect and is then surrendered and properly released.

Premium

This Policy is issued in consideration of the payment, in advance, of the *annual* premium of *Thirty-two and 43/100* Dollars on the *first* day of *June* during the first year of this Policy, and of the further payment of *Thirty-one and 25/100 Dollars* upon each *first* day of *June* thereafter during the continuance of this Policy until *twenty* full years' premiums shall have been paid, or until the prior death of the Insured, but after one full annual premium has been paid, the Company, by endorsement on this Policy, will waive payment of premiums under the conditions stated on the third page entitled "Waiver of Premiums."

Waiver of Premiums

CHANGE OF BENEFICIARY.—When the Insured has reserved the right to change the beneficiary, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the Insured, if there be no existing assignment of the Policy made as herein provided, may, while the Policy is in force, designate a new beneficiary with or without reserving right of revocation by filing written notice thereof at the Home Office of the Company, accompanied by the Policy for suitable endorsement thereon. Such change shall take effect upon the endorsement of the same on the Policy by the Company. If any beneficiary shall die before the Insured the interest of such beneficiary shall vest in the Insured.

DIVIDENDS MAY BE APPLIED TO MATURE POLICY.—Whenever the reserve on this Policy and the reserve on any outstanding dividend additions, together with any dividend accumulations, shall equal the face amount of this Policy, the Company upon surrender of this Policy, accompanied by a satisfactory release, will pay the face value of this Policy, less any outstanding indebtedness.

DIVIDENDS MAY BE APPLIED TO MAKE POLICY FULLY PAID-UP.—Whenever the reserve on this Policy and the reserve on any outstanding dividend additions, together with any dividend accumulations, shall be equal to the net single premium at the attained age of the Insured, according to the American Experience Table of Mortality, and interest at three and one-half per centum, for an amount of insurance equal to the face amount of this Policy, the Company upon written request will make an endorsement on this Policy showing it has become fully paid-up, subject to any outstanding indebtedness as a lien.

PAYMENT OF PREMIUMS.—All premiums are payable in advance at the Home Office of the Company or to any agent or agency cashier of the Company on or before date due, upon delivery of a receipt signed by an Executive Officer (President, a Vice-President, Secretary or Assistant Secretary) of the Company and countersigned by said agent or agency cashier.

The mode of premium payments may be changed, by the Insured giving written notice to the Company at its Home Office not less than forty-five days prior to any anniversary of this Policy, from annual payments to semi-annual, or quarterly, or vice versa, at the premium rates and on the conditions in force at the date hereof. Except as herein provided the payment of a premium or instalment thereof shall not maintain the Policy in force beyond the date when the next premium or instalment thereof is payable.

GRACE.—A grace of thirty-one days, without interest, shall be granted for the payment of every premium after the first, during which time the insurance shall continue in force. If death occur within the period of grace, the unpaid premium for the then current policy year shall be deducted from the amount payable hereunder.

RE-INSTATEMENT.—Upon evidence of insurability satisfactory to the Company, this Policy, if it has not been surrendered, may be reinstated at any time after default, upon payment of arrears of premiums with interest at the rate of five per centum per annum, together with the reinstatement or payment of any indebtedness and the payment of the loan interest thereon.

ASSIGNMENT.—No assignment of this Policy shall be binding upon the Company unless it be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment.

PARTICIPATION IN SURPLUS.—The proportion of the surplus accruing upon this Policy shall be ascertained and distributed annually and not otherwise.

Such dividend, at the option of the Insured, shall each year on the anniversary of the Policy, be either—

(1) Paid in cash; or,

(2) Applied toward the payment of any premium or premiums; or,

(3) Applied to the purchase of paid-up additions to the Policy; or,

(4) Left to accumulate to the credit of the Policy, with interest at three and one-half per centum per annum, and payable at the maturity of the Policy, but withdrawable on any anniversary of the Policy.

Unless the Insured shall elect otherwise within three months after the mailing by the Company of a written notice requiring such election, the dividend shall be applied to purchase paid-up additions to the Policy. Such paid-up additions may be surrendered for cash at any time, and the cash value thereof shall not be less than the original cash dividends.

CASH LOANS.—After three full years' premiums have been paid, the Company at any time while this Policy is in force, will loan to the Insured (or assignee, if any) on the delivery of this Policy and proper assignment by the insured (or assignee, if any) and on the sole security thereof, with interest in advance at the rate of six per centum per annum, a sum which with accrued interest to the end of the current policy year will not exceed the cash surrender value at the end of such policy year, including the cash surrender value of the dividend additions, if any. The Company will deduct from such loan value any existing indebtedness on the Policy, and any unpaid balance of the premium for the current policy year. The granting of such loan may be deferred for a period not exceeding ninety days after receipt of application therefor, unless the loan is for the purpose of paying premiums due the Company. Any interest if not paid when due shall be added to the principal and shall bear interest at the same rate, provided the entire indebtedness then outstanding shall be within limits of the cash surrender value. Failure to repay any such loan, or to pay interest shall not avoid this Policy, unless the total indebtedness thereon to the Company shall equal or exceed the loan value at the time of such failure, and until one month after notice shall have been mailed by the Company to the last known address of the Insured and assignee, if any. The loan with accrued interest may be repaid at any time.

TABLE OF LOAN AND SURRENDER VALUES.

The figures in this table are on the assumption that there is no indebtedness on the Policy and that there are no outstanding dividend additions.

After Policy Has Been in Force	Cash or Loan Value	Paid-up Life Insurance	Paid-up Term Insurance Yrs.	Paid-up Term Insurance Days	After Policy Has Been in Force	Cash or Loan Value	Paid-up Life Insurance	Paid-up Term Insurance Yrs.	Paid-up Term Insurance Days
3	$ 51	$129	5	330	13	$318	$653	23	112
4	73	181	8	161	14	350	704	24	89
5	96	233	10	329	15	384	755	25	71
6	119	285	13	62	16	417	803	26	55
7	145	338	15	101	17	452	852	27	98
8	171	392	17	40	18	489	901	28	248
9	198	445	18	251	19	526	950	30	286
10	227	497	20	22	20	566	Paid-up		
11	256	549	21	94	.....	.....	.....	.....	.....
12 Years	286	601	22	120	..... Years	.....	.....	.....	.....

Values for later years will be furnished upon request.

The loan values provided for in this table for the end of policy years can be obtained (less interest) during such policy years, and as set forth in the above clause entitled "Cash Loans."

NON-FORFEITURE BENEFITS.—After this Policy shall have been in force three full years, the Insured (or assignee, if any) within three months after default in the payment of any premium, may elect—

CASH VALUE.—(A) To surrender this Policy for its cash value upon proper release signed by the Insured (or assignee, if any). Such cash value shall be equal to the net reserve thereon at date

of default and on any dividend additions thereto, computed according to the American Experience Mortality Table, select and ultimate method, and interest at three and one-half per centum per annum, less a surrender charge in no case exceeding one and one-half (1½) per centum of the amount of the insurance and decreasing annually until the fourteenth year after which the surrender charge shall not exceed one-tenth of one per centum of the amount of the insurance, and less any indebtedness to the Company on the Policy. The payment of the cash value may be deferred by the Company for a period not exceeding ninety days after the receipt of the application therefor. The cash value shall be at least equal to the amount available for the purchase of paid-up life insurance or paid-up term insurance; or,

PAID-UP LIFE INSURANCE.—(B) To have the policy continued in force from date of default, as paid-up life insurance, without future participation in surplus. The amount of such paid-up life insurance shall be such as the net cash value under (A) will purchase as a net single premium at the attained age of the Insured, according to the American Experience Mortality Table and interest at three and one-half per centum per annum; or,

PAID-UP TERM INSURANCE.—(C) To have the policy continued in force from date of default, as paid-up term insurance without future participation in surplus and without the right to loans. The amount of such paid-up term insurance shall be equal to the face of the policy, plus any outstanding dividend additions and less any indebtedness due the Company under this policy. The term for which such paid-up term insurance will be continued shall be such as the net reserve on this Policy at the time of default and on any dividend additions thereto, computed according to the American Experience Mortality Table, select and ultimate method, and interest at three and one-half per centum per annum, less a surrender charge in no case exceeding one and one-half (1½) per centum of the amount of the insurance and decreasing annually until the fourteenth year after which the surrender charge shall not exceed one-tenth of one per centum of the amount of the insurance, and less any indebtedness to the Company on this Policy, will purchase as a net single premium, at the attained age of the Insured, according to the American Experience Mortality Table, and interest at three and one-half per centum per annum.

If the insured (or assignee, if any) shall not, within three months from date of default in the payment of any premium, elect one of the foregoing three options as provided in (A), (B) or (C), the insurance will be continued as provided in Option (C).

INCONTESTABILITY.—This Policy including the application, a copy of which is attached, constitutes the entire contract between the parties and shall be incontestable after one year from its date of issue, except for the non-payment of premiums or for violation of the terms of the policy relating to military or naval service in time of war.

MILITARY OR NAVAL SERVICE.—Military or naval service in time of war is a risk not assumed under this policy unless a written permit therefor at a rate of extra premium to be fixed by the Company shall be granted, and if the insured without such permit, signed by an executive officer of the Company, shall enter or be engaged in any military or naval service in time of war and dies while engaged in or as a result of such service, the liability of the Company under this policy is limited to the amount of the legal reserve to the credit of the policy.

STATEMENTS.—All statements made by the Insured, shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this Policy, or be used in defense of a claim hereunder, unless it is contained in the written application and a copy of the application is attached to this Policy as a part thereof when issued.

SUICIDE.—If the Insured shall within one year from date of issue die by his own act, either sane or insane, this Policy shall be null and void, but in such case the Company will return the premiums actually received.

AGE.—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

CASH VALUE OF PAID-UP LIFE OR PAID-UP TERM INSURANCE.—If this Policy shall lapse and shall be endorsed as paid-up life insurance or paid-up term insurance it may be surrendered at any time for its full reserve value at time of such surrender.

INDEBTEDNESS.—Any indebtedness to the Company on account of this Policy will be deducted in any settlement hereunder. Any portion of the premium for the current policy year remaining unpaid at the death of the Insured shall be considered as indebtedness.

RESIDENCE, TRAVEL, ETC.—This Policy contains no conditions as to residence, travel or occupation, except as to military or naval service in time of war as above provided.

RIGHT OF INSURED.—The Insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the Insured by this Policy.

AGENTS.—Agents are not authorized to modify this Policy, or to extend the time for paying a premium, or in the event of lapse to reinstate this Policy.

POLICY YEARS.—The policy years and all provisions for loan and surrender values shall be computed from the date of this Policy.

OPTIONAL MODES OF SETTLEMENT.—If there is no assignment of this Policy, the Insured or the beneficiary after the Insured's death in case the Insured shall have made no election, may by written notice to the Company at its Home Office, elect to have the net sum payable under this Policy upon the death of the Insured, paid either in cash or in one of the Optional Modes of Settlement described on the fourth page hereof, which Modes of Settlement are a part of this Policy.

WAIVER OF PREMIUMS.

The Company by endorsement hereon will waive payment of the premiums thereafter becoming due, during the disability described below, if the Insured, before attaining the age of sixty years, and after paying at least one full annual premium and before default in the payment of any subsequent premium, shall furnish proof satisfactory to the Company that he has become wholly and permanently disabled by bodily injury or by disease so that he is and will be permanently, continuously and wholly prevented thereby from performing any work for compensation or profit. Any premiums so waived shall not be deducted from the sum payable under this policy, and the values provided for in the sections entitled "Loans" and "Non-forfeiture Benefits" and the "Table of Loan and Surrender Values" shall be the same as if such premiums had been paid in cash. Provided that, notwithstanding proof of disability may have been accepted by the Company as satisfactory, the Insured shall at any time, on demand, furnish the Company satisfactory proof of the continuance of such disability; and if the Insured shall fail to furnish such proof, or if it shall appear to the Company that the Insured is able to perform any work for compensation or profit, all premiums thereafter falling due must be paid in conformity with this contract. Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot will be considered as total and permanent disability within the meaning of this provision.

This provision will be cancelled on any anniversary of this policy by the Insured filing previous written request at the Home Office of the Company, accompanied by the policy for suitable endorsement thereon, in which event the premiums hereon will be thereafter reduced *Thirty Cents* for each One Thousand Dollars ($1,000) insured hereunder.

In Witness Whereof, THE MANHATTAN LIFE INSURANCE COMPANY has caused this Policy to be executed as of the *first* day of *June*, 1917.

MELVIN DE MOTT, *Secretary*. T. E. LOVEJOY, *President*.

TRAVEL ACCIDENT CONTRACT.

Providing Indemnity for Loss of Life by Accidental Means as Herein Limited and Provided.

THE MANHATTAN LIFE INSURANCE COMPANY, hereby insures *John Doe* (the Insured), whose place of residence is stated in copy of the application for this contract, and agrees to pay *One Thousand* Dollars to *Mary Doe, his wife*, the Beneficiary, should the Insured, while this contract is in force, suffer the loss of life directly, independently and exclusively of all other causes from Bodily Injuries effected solely through accidental means—suicide while sane or insane is not covered—if such injuries are sustained while a passenger in or on a public conveyance (including the platform, steps or running board thereof) provided by a common carrier for passenger service.

Loss of Life shall mean death resulting from such injuries within ninety days from the date of the accident.

This contract is issued in consideration of the payment in advance of the *annual* premium of *One and 00/100* Dollars and of the payment of a like sum upon each *first* day of *June* hereafter during the continuance of this contract.

This contract shall not go into effect until same is delivered to the Insured, together with the first premium receipt signed by an officer and countersigned by a duly authorized agent of the Company.

STANDARD PROVISIONS:—1. This policy includes the endorsements and attached papers, if any, and contains the entire contract of insurance. No reduction shall be made in any indemnity herein provided by reason of change in the occupation of the Insured or by reason of his doing any act or thing pertaining to any other occupation.

2. No statement made by the applicant for insurance not included herein shall avoid the policy or be used in any legal proceeding hereunder. No agent has authority to change this policy or to waive any of its provisions. No change in this policy shall be valid unless approved by an executive officer of the Company and such approval be endorsed hereon.

3. If default be made in the payment of the agreed premium for this policy, the subsequent acceptance of a premium by the Company or by any of its duly authorized agents shall reinstate the policy, but only to cover loss resulting from accidental injury thereafter sustained.

4. Written notice of injury on which claim may be based must be given to the Company within twenty days after the date of the accident causing such injury. In event of accidental death immediate notice thereof must be given to the Company.

5. Such notice given by or in behalf of the Insured or Beneficiary, as the case may be, to the Company at its Home Office in the City of New York, or to any authorized agent of the Company, with particulars sufficient to identify the Insured, shall be deemed to be notice to the Company. Failure to give notice within the time provided in this policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

6. The Company upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within fifteen days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this policy as to proof of loss upon submitting within the time fixed in the policy for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which claim is made.

7. Affirmative proof of loss must be furnished to the Company at its said office within ninety days after the date of the loss for which claim is made.

8. The Company shall have the right and opportunity to examine the person of the Insured when and so often as it may reasonably require during the pendency of claim hereunder, and also the right and opportunity to make an autopsy in case of death where it is not forbidden by law.

9. All indemnities provided in this policy will be paid immediately after receipt of due proof.

11. Indemnity for loss of life of the Insured is payable to the Beneficiary if surviving the Insured, and otherwise to the estate of the Insured. All other indemnities of this policy are payable to the Insured.

12. If the Insured shall at any time change his occupation to one classified by the Company as less hazardous than that stated in the policy the Company, upon written request of the Insured and surrender of the policy, will cancel the same and will return to the Insured the unearned premium.

13. Consent of the Beneficiary shall not be requisite to surrender or assignment of this policy, or to change of beneficiary, or to any other changes in the policy.

14. No action at law or in equity shall be brought to recover on this policy prior to the expiration of sixty days after proof of loss has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless brought within two years from the expiration of the time within which proof of loss is required by the policy.

15. If any time limitation of this policy with respect to giving notice of claim or furnishing proof of loss is less than that permitted by the law of the State in which the Insured resides at the time this policy is issued, such limitation is hereby extended to agree with the minimum period permitted by such law.

16. The Company may cancel this policy at any time by written notice delivered to the Insured or mailed to his last address, as shown by the records of the Company, together with cash or the Company's check for the unearned portion of the premiums actually paid by the Insured, and such cancellation shall be without prejudice to any claim originating prior thereto.

18. Upon the payment of claim hereunder any premium then due and unpaid or covered by any note or written order may be deducted therefrom.

It is agreed that if the Company exercises its right and cancels this policy as provided for in Standard Provision No. 16, such cancellation shall be without prejudice to the Life Insurance policy with which this policy is issued.

OPTIONAL MODES OF SETTLEMENT

If the [illegible] of this Policy, the Insured, or the beneficiary after the Insured's death in case the Insured shall have made no election, m[illegible]e to the Company at its Home Office, elect to have the net sum payable under this Policy upon the death of the Insured, paid either in cash or as follows:

(1) By the payment of interest at the rate declared yearly on such funds (which rate shall never be less than three per centum per annum), payable at the end of each year during the lifetime of [illegible] on the death of the beneficiary of the said net sum, together with any accrued interest for the year [illegible] said notice, to the beneficiary's legal representatives or assigns.

(2) By the payment of equal annual instalments for a specified number of years, the first instalment being payable immediately, in accordance with the following table for each one thousand dollars of said net sum.

(3) By the payment of equal annual instalments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the beneficiary shall survive, in accordance with the following table for each one thousand dollars of said net sum.

Any instalments payable under (2) or (3) which shall not have been paid prior to the death of the beneficiary shall be paid, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns.

When any option calling for annual payments is elected, this Policy shall be surrendered upon its maturity and a supplementary non-participating contract shall be issued for the option elected.

Unless otherwise specified by the Insured or by the beneficiary in making such election, the payee or payees may at any time surrender the contract guaranteeing the payment of instalments, for the commuted value of the payments yet to be made, computed upon the same basis [illegible]le; provided that no such surrender and commutation will be made under option (3) except after the death [illegible] the aforesaid twenty years:

OPTION (2)

IN WITNESS WHEREOF, The Manhattan Life Insurance Company has caused this Policy to be executed as of the *first* day of *June*, *1917*.

MELVIN DE MOTT, *Secretary*.

T. E. LOVEJOY, *President*.

APPLICATION.

IT IS EXPRESSLY AGREED on behalf of the applicant and of all persons who shall have, or claim any interest in any policy issued upon this application, as follows: (1) That the foregoing statements and answers as written and recorded above, are full, complete and true in every particular, and they are hereby offered as a consideration for the insurance applied for; and agree that this application shall be a part of, and the basis of any contract of insurance issued in connection therewith; (2) That there shall be no contract of insurance until a policy shall have been issued by the Company and manually received and accepted and the first premium paid, all during the good health of the person whose life is to be insured; (3) That, in any distribution of surplus or apportionment of dividend, the principles and methods then in use by the Company and its determination of the amount apportioned to any policy issued upon this application, shall be, and are hereby, adopted and accepted; (4) That the policy shall contain the following clause: "Military or naval service in time of war is a risk not assumed under this policy unless a written permit therefor at a rate of extra premium to be fixed by the Company shall be granted, and if the insured without such permit, signed by an executive officer of the Company, shall enter or be engaged in any military or naval service in time of war and dies while engaged in or as a result of such service, the liability of the Company under this policy is limited to the amount of the legal reserve to the credit of the policy."

20 PREMIUMS LIFE ANNUAL DIVIDEND POLICY.

THE MARYLAND LIFE INSURANCE COMPANY OF BALTIMORE

No. 99,999. AGE, 35.

AMOUNT INSURED, $10,000. PREMIUM, $364.50.

Consideration **In Consideration** of the application herefor and the statements and agreements therein, which application (a copy of which is attached hereto) is hereby made a part of this Contract, and of the sum of *Three hundred and sixty-four* dollars and *fifty* cents, duly paid on the delivery of this policy.

Premium And on condition of the payment to it of an annual premium of *Three hundred and sixty-four* dollars and *fifty* cents, on or before the *thirty-first* day of *February* in every year during the continuance of this Contract, or until *twenty* full years' payments shall have been made, the last premium to be paid on or before *February 31st, 1931,*

Insured **Hereby Promises** on receipt at its Home Office in Baltimore, Maryland, of due proof of the death, during the continuance of this Contract, of *John Doe,* herein called the insured, of *Baltimore,* in the state of *Maryland,* and on surrender of this policy duly re-

Amount ceipted and released, to pay the sum of *Ten Thousand* dollars at said Office, less any indebtedness hereon to the Company and any unpaid premium or portion of premium for the then current policy year, to *the said*

Beneficiary *John Doe, his* executors, administrators or assigns, with the right to said insured of revocation of beneficiary as hereinafter provided.

This Contract is subject to the Provisions and Benefits on the second, third and fourth pages of this policy.

In Witness Whereof, the said MARYLAND LIFE INSURANCE COMPANY OF BALTIMORE has caused this Contract to be executed and delivered at Baltimore, Maryland, this *Thirty-first* day of *February,* 1912.

JOHN W. HANSON, *Secretary.* DOUGLAS H. ROSE, *President.*

PROVISIONS AND BENEFITS.

CONTRACT.—This policy, and the application therefor, constitute the entire contract between the parties hereto. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement of the insured shall avoid, or be used in defense to, a claim under this policy, unless contained in the application therefor. In case of violation of any of the conditions upon which this policy is issued and accepted by the insured, or if any premium, or any note, expressed to be

payable to the Company, given for a premium, be not paid when due, the policy shall be void, and all premiums shall be forfeited to the Company except as herein provided.

MODIFICATION.—No agent has power on behalf of the Company to make or modify this contract; to extend the time for payment of a premium; or to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this policy. This contract can not be modified, nor any forfeiture thereof waived, except by written agreement signed by the President, a Vice-President, the Secretary, the Auditor, or the Actuary.

PREMIUMS.—Premiums shall be paid in cash on or before date due at the Company's Home Office in Baltimore, but payment to an agent of the Company will be accepted elsewhere in exchange for Company's receipt signed by the President, a Vice-President, the Secretary, the Auditor, or the Actuary, and countersigned by said agent. This policy shall not take effect until the first premium shall have actually been paid during the continued good health of the insured.

The insurance under this policy is based on annual premiums payable in advance, but payments may be made semi-annually or quarterly in advance at the premium rates therefor now in use by the Company. Change from one mode of payment to another may be made at the end of any policy year upon written request signed by the insured alone, if policy has not been assigned. Except as herein provided, the payment of a premium, or instalment thereof, shall not maintain the policy in force beyond the date when the next premium, or instalment, becomes payable.

31 DAYS GRACE.—The time when a premium becomes due is the day herein stipulated therefor, but after the first year thirty-one days of grace without interest will be allowed for the payment of premiums, the policy being meanwhile kept in force. If death occurs during the grace period, any unpaid premium, or portion of premium for the then current policy year, will be deducted in settlement of the policy.

RESIDENCE AND TRAVEL.—This policy is free from any restrictions as to residence and travel.

SUICIDE, OCCUPATION, WAR SERVICE.—If within one year from date hereof, this policy being in force, the insured shall die by his own hand or act, sane or insane, the policy shall be void, but the Company will pay the amount of the reserve. After one year from date this policy is free from any restrictions as to occupation as set forth in the application, except that if during the continuance of this policy the insured shall engage in any military or naval service in time of war without the written consent of the Company the policy shall be void and no claim exist thereunder in the event of the insured's death save to the extent of the reserve on the policy increased by the reserve on any dividend additions and by any dividend accumulations.

INCONTESTABILITY.—After one year from the date of issue this policy shall be incontestable, except for the non-payment of premiums or for engaging in military or naval service in time of war without the consent of the Company in writing. If the age of the insured has been misstated, the amount payable under this policy shall be such as the premium actually paid would have purchased of the same kind of insurance at the correct age.

ASSIGNMENT.—The Company will not notice any assignment of this policy until the original, or a duplicate thereof, be filed in the Home Office in Baltimore. Due proof of interest on the part of the assignee must be submitted with the proofs of death. This Company will not assume any responsibility for the validity of any assignment, and all assignments shall be subject to any indebtedness to the Company on account of, or secured by, this policy.

POLICY SETTLEMENT.—Any and every sum due under this policy shall be payable only at the Company's Home Office, Baltimore,

Maryland, and from any sum payable hereunder there shall be deducted any indebtedness to the Company on this policy or secured thereby.

CHANGE OF BENEFICIARY.—When the right of revocation is reserved under this policy, the insured, if of full age, may at any time, and from time to time, during the policy's continuance, subject to any previous assignment, change the beneficiary hereunder without the consent of said beneficiary, or substitute the insured's personal representatives or assigns, by filing a written request on the Company's form at the Home Office, accompanied by the policy, the change to be inoperative, however, until endorsed on policy by the Company during the insured's lifetime. The insured may declare the designation of any beneficiary irrevocable. The right to change beneficiary is reserved to the insured, and cannot be assigned. If any beneficiary under either a revocable or irrevocable designation dies before the insured, the interest of such beneficiary shall vest in the insured unless otherwise provided in or endorsed by Company on this policy.

REINSTATEMENT.—At any time, before this policy, if continuously maintained, would have become fully paid up, it may be revived after default in payment of any premium, unless the cash value has been paid or the extended term insurance period expired, provided evidence satisfactory to Company that the insured is safely insurable be furnished, and all overdue premiums with interest at six per cent. per annum be paid, and all indebtedness to Company at time of default on account of or secured by this policy, with interest at same rate, which indebtedness and interest and arrears of premium and interest shall, at option of the owner, be paid in cash or, to the extent allowed by the loan value at date of reinstatement, remain as a lien against the policy.

ENDOWMENT OPTION.—While this policy becomes fully paid up upon payment, in accordance with its conditions, of the whole number of premiums stipulated for in said policy, yet if desired the payment of premiums can be continued for one or more full years after the insurance becomes paid-up, and the policy by such continuation be converted into an endowment. By each additional full year's premium paid the maturity of the endowment will be hastened, and, upon application, a table will be furnished to the insured or owner of this policy showing the date of its maturity as an endowment after the payment of one full year's additional premium, and how much this date will be accelerated by the payment of every full year's premium thereafter. If payment of premiums is thus continued the policy will continue to participate in dividends as before, and the guaranteed loan and cash values will be increased.

PARTICIPATION IN SURPLUS.

DIVIDEND OPTIONS.—This policy shall participate in surplus, and its distributive share of surplus as determined and apportioned by the Company will be allotted on the *31st* day of *February, 1913,* and annually thereafter, provided the policy is in full force, and not as extended term insurance. The first and second annual allotments of surplus, or dividends, are each conditioned upon the payment of the premium for the next succeeding policy year then due. Each annual dividend when credited may, at the option of the insured stated in writing to the Company's Home Office, be:—

(1) applied in reduction of premium, or

(2) drawn in cash, or

(3) used to purchase additional paid-up life insurance, payable in the same manner as this policy, or

(4) used to purchase additional insurance on the paid-up endowment plan, maturing at age 65, and payable at maturity to insured, but otherwise payable in the same manner as this policy, or

(5) left with the Company to accumulate at not less than 3¼ per cent. interest annually. Accumulations to be payable at matur-

ity of policy but withdrawable on demand, but no allowance will be made for interest for a fractional part of a year.

The insured may elect one of the aforesaid options not later than thirty-one days after any dividend becomes payable, and any option so elected shall remain in effect until superseded by another, but if no election is in effect then said dividend will be held by the Company under option (5).

DIVIDENDS APPLIED TO MAKE POLICY PAID-UP OR MATURE AS AN ENDOWMENT.—Whenever at the end of any policy year the total accumulations (5) increased by the reserve on dividend additions, if any, and increased also by the reserve on this policy, shall be equal to the net single premium, American Experience Table of Mortality with 3¼ per cent interest, on a whole life insurance at the attained age of the insured for an amount equal to the face of this policy, the Company will, on execution and delivery of satisfactory form of release and presentation of policy at its Home Office, make an endorsement thereon showing it has become fully paid-up, subject to any existing indebtedness.

Or whenever at the end of any policy year the total accumulations (5) increased by the reserve on dividend additions, if any, and increased also by the reserve on this policy, shall equal the face of said policy, then, on satisfactory release and surrender of said policy and additions, if any, at its Home Office, the Company will pay the face of the policy as a matured endowment, less any existing indebtedness.

Or at the end of any policy year the existing accumulations (5) may, upon satisfactory written request to Company, be applied to purchase pure endowments at Company's rates for the same at the attained age of the insured, and subject to the Company's regulations, for the purpose either of diminishing the number of future annual premiums required on the policy before it becomes fully paid up, or to mature the policy as an endowment some time in the future. If either of these two methods be once adopted, however, subsequent accumulations cannot be applied to the other, or vice versa.

The right to any dividends paid during the lifetime of the insured shall, unless otherwise expressly provided herein, vest in the insured, but any dividends due and unpaid at the maturity of this policy shall be payable with the sum herein insured to the payee of such insurance.

PREMIUMS PAID BY DIVIDENDS.—If any premium on this policy (either annual, semi-annual or quarterly), be not paid at the expiration of the days of grace, the Company will keep said policy in force by applying any dividend accumulations towards the payment of premium, provided such accumulations are sufficient to pay at least one quarterly premium, and any such application of accumulations shall be a discharge to the Company for the sum so applied. No portion of any remaining accumulations less than one quarterly premium will be applied to continue the policy in force.

LOAN PROVISIONS.

LOANS.—After three full years' premiums have been paid, and while this policy is in full force, and not as an extended term insurance, the Company, upon delivery of policy to its Home Office satisfactorily assigned to it as security, will lend thereon such an amount as when added to any existing indebtedness will make the total indebtedness with interest at six per cent. to the end of current policy year not greater than the cash surrender value at the end of said year. But any unpaid portion of premium for said policy year shall be paid out of said loan. The obligation for the loan and assignment of the policy shall be on Company's forms, and at option of Company the loan may be deferred not exceeding sixty days after application, unless said loan is to be applied solely to pay a current premium hereon. Interest on loans is to be payable semi-annually at a rate not exceeding six per cent. per annum, but if a loan be made at any other time than the end of a policy year the first instalment of interest will fall due at the end of the current policy year and semi-annually thereafter.

If any interest on a loan is not paid when due, the policy being still in force, it shall be added to the principal and bear interest at the same rate. Failure to re-pay any loan or to pay interest shall not avoid this policy unless and until the total indebtedness hereon to the Company shall equal or exceed the cash surrender value at the time of such failure, nor until thirty-one days after notice shall have been mailed by the Company to the last known address of the insured, and of the person to whom the loan was made and of the assignee of record at the Home Office of the Company, if any.

AUTOMATIC PREMIUM LOANS.—Upon a satisfactory written request therefor from the insured or the owner received at the Home Office of the Company before default in the payment of premium, and thereafter until a written revocation of such request is duly filed with the Company at its Home Office, the amount of any premium after three full years' premiums have been paid, or interest on any premium loan not paid in cash when due, less any dividend applicable thereon, will, without further action of the insured or owner, be lent by the Company in payment of such premium and such interest, if any, and be charged as an indebtedness, subject to interest and the other conditions governing loans described in the above loan provision, provided the net loan value is described in said provision, then available, after deducting all indebtedness including accrued interest, is sufficient to pay the premium and interest, if any, then due. And provided further that any funds arising from dividends left to accumulate at interest with the Company shall first be utilized for the payment of such premium.

NON-FORFEITURE PROVISIONS.

NON-FORFEITURE OPTIONS.—After three full years' premiums shall have been paid upon this policy, the owner, within sixty days (including the grace period) succeeding the failure to pay any subsequent premium when due, may elect in writing in accordance with the following table any one of the four settlements specified below, the policy being duly released and surrendered to the Company at its Home Office.

CASH.—(1) Cash value increased by reserve on any dividend additions but less any indebtedness to the Company.

EXTENDED TERM INSURANCE.—(2) Paid-up term insurance, non-participating, for the full amount insured by this policy without the right to loans, or cash value, dating from the day to which premiums have been duly paid and continuing for the term indicated in table. Provided, however, if there be any indebtedness the amount of paid-up term insurance shall be the face of this policy less said indebtedness, and the term for which said paid-up insurance shall run shall be changed to that period in whole months for which the cash value less the indebtedness will carry the modified amount at single premium term rates according to the American Experience Table of Mortality and 3¼ per cent. interest at the age attained by the insured at the date of default. Similarly if there are any dividend additions the amount thereof will be added to the amount of paid-up term insurance, the term being changed by adding the reserve on such additions to the cash value applied at single premium term rates as above indicated.

PAID-UP LIFE INSURANCE.—(3) Paid-up life insurance, non-participating, payable at the same time and on the same conditions as this policy, for an amount stated in the following table, unless there is any indebtedness, in which event the amount of said paid-up life insurance will be diminished in the same proportion that the amount of the indebtedness bears to the reserve (American Experience, 3½ per cent.) on the paid-up life insurance stated in the table. If there are any dividend additions to this policy on the life plan the paid-up insurance will be increased by the amount of such additions. If any on the endowment plan a separate paid-up endowment contract will be issued for the amount of such additions, unless the amount is less than $50, in which case the amount of the paid-up life insurance will be increased by the paid-up life insurance that the reserve on the said additions will pur-

chase at the age attained by the insured at the time of default, applied as a single premium according to the American Experience Table of Mortality, and 3½ per cent. interest.

PAID-UP ENDOWMENT AT 65.—(4) Provided the attained age of the insured at the time of default is not over sixty, paid-up endowment insurance, non-participating, maturing at age sixty-five, for an amount stated in the following table, unless there is any indebtedness, in which event the amount of said paid-up endowment insurance will be diminished in the same proportion that the amount of the indebtedness bears to the reserve (American Experience, 3½ per cent.) on the paid-up endowment insurance stated in the table. If there are any dividend additions to this policy on the endowment plan, the paid-up endowment insurance will be increased by the amount of such additions. If any on the life plan the reserve on such additions will be applied as a single premium, according to the American Experience Table of Mortality and 3½ per cent. interest, at the age attained by the insured at the time of default, to purchase additional paid-up endowment insurance maturing at sixty-five.

The paid-up insurance granted under either Settlement (3) or (4) will have a cash surrender value which at the time said paid-up insurance is granted will be equal to the cash value of this policy at the time of default, and said cash surrender value will increase with every additional completed year of the continuation of said paid-up insurance.

If no election is made by owner within time specified the insurance will be extended as paid-up term insurance in accordance with option (2).

TABLE OF SURRENDER VALUES.

At End of Policy Year After Payment of Premiums for	Cash Values. Loan Values at end of Policy Year Same as Cash Values	Paid-up Life Insurance (Non-participating)	Paid-up Endowment Insurance at 65 (Non-participating)	Paid-up Term Insurance (Extended Insurance) (Non-participating)		At End of Policy Year After Payment of Premiums for	Cash Values. Loan Values at end of Policy Year Same as Cash Values	Paid-up Life Insurance (Non-participating)	Paid-up Endowment Insurance at 65 (Non-participating)	Paid-up Term Insurance (Extended Insurance) (Non-participating)	
				Yrs.	Mos					Yrs.	Mos.
3 years	$400	$1,500	$1,260	4	7	12 years	$2,990	$6,250	$5,060	22	8
4 "	630	2,000	1,670	7	9	13 "	3,310	6,780	5,460	23	7
5 "	870	2,500	2,080	9	10	14 "	3,630	7,270	5,880	24	4
6 "	1,110	3,000	2,480	12	1	15 "	3,970	7,750	6,200	25	3
7 "	1,410	3,500	2,890	14	8	16 "	4,330	8,290	6,580	26	3
8 "	1,790	4,100	3,360	17	6	17 "	4,690	8,780	6,940	27	4
9 "	2,090	4,680	3,830	19	2	18 "	5,060	9,260	7,280	28	8
10 "	2,390	5,230	4,270	20	7	19 "	5,470	9,790	7,650	30	11
11 "	2,690	5,770	4,680	21	8	20 "	5,870	10,000	.....	.....	

The values in the above table are for the end of policy years upon the assumption that the premiums required by this policy, less any current dividends, have been paid in full and that there is no indebtedness to the Company. Values for years beyond the period covered by the table will be furnished on application. If at time of default any semi-annual or quarterly premiums have been paid in any policy year without completing said year, the surrender values will be the values for the last policy year for which the year's premium was paid in full plus a proportionate part of the increase of the values at the end of the next succeeding year. The cash value, if the policy is surrendered during a policy year, the premiums for the full year having been paid, will be the same as that at the end of the policy year unless the reserve at the time of surrender is less than the reserve at the end of the year, in

which event the cash value will be equally reduced. For loan values when loans are obtained during a policy year and not at its end, see loan provision.

The cash values given in the above table are the full reserve on the policy according to the Company's Standard, American Experience Table of Mortality, with 3¼ per cent. interest less a deduction not exceeding at any time two and one-half per cent. of the sum insured. The values of the paid-up life and endowment insurances given in the table are also at no time less than the reserve on the policy less a deduction not exceeding two and one-half per cent. of the sum insured. The sum used to purchase paid-up term insurance is the cash value stated in table.

METHODS OF SETTLEMENT.

OPTIONAL SETTLEMENTS.—The insured (with the right of revocation of any election and of re-election from time to time) or the beneficiary (or each beneficiary to the extent of his interest if there be more than one) after the insured's death, in case the insured shall have made no election, may, subject to the rights of any assignee, elect by written notice to the Home Office of the Company to have settlement of the net sum payable under this policy at the death of the insured made in any one of the following methods, or by combination of two or more of the following methods. Provided, however, that if there be more than one beneficiary and payment is not made in cash, the beneficiaries shall not jointly participate in any one method (unless a satisfactory special agreement is made with the Company to that effect), but a special supplemental contract applying to one beneficiary only, shall be issued for each method selected. Provided, further, that settlement in any event must be made in cash if the net sum payable under this policy is less than $500, and if any combination of methods is elected the net amount applicable to each method, save that of cash payment, must never be less than $500.

CASH.—(1) Payment in cash.

AT INTEREST.—(2) Payment of interest at the rate of 3¼ per cent. per annum on said net sum payable at the end of each year during the lifetime of the beneficiary, and upon the death of said beneficiary payment of said net sum together with any accrued interest to the beneficiary's legal representatives or assigns.

INSTALMENTS.—(3) Payment of equal annual instalments for a specified number of years, the first instalment being made payable immediately, and the amount of each instalment to be in accordance with the following table.

INSTALMENTS AND ADDITIONAL SUM.—(4) Payment of said net sum in twenty equal annual instalments, the first instalment being immediate, and the payment of an additional amount equal to 47 per cent. of said net sum at the end of twenty years after the first instalment becomes due; or in twenty-five equal annual instalments and an additional amount equal to 66⅔ per cent. of said net sum at the end of twenty-five years after the first instalment becomes due; or in thirty equal annual instalments and an additional amount equal to 90 per cent. of said net sum at the end of thirty years after the first instalment becomes due.

INSTALMENTS AND ANNUITY.—(5) Payment of said net sum in twenty, twenty-five or thirty equal annual instalments as in method (4), and by the payment in addition, beginning at the end of twenty, twenty-five or thirty years, as the case may be, after the first instalment becomes due, of an annuity on the life of the beneficiary, said annuity being the amount that 47 per cent., 66⅔ per cent. or 90 per cent. as the case may be, of the said net sum will buy according to the following table at the age of the beneficiary attained at the end of the period. This method to be available only if attained age of beneficiary is 50 or over.

CONTINUOUS INSTALMENT.—(6) Payment of equal annual instalments for a fixed period of twenty years (the first instalment being payable immediately), and for as many years longer as the benefi-

ciary shall survive, the amount of each instalment to be in accordance with the following table.

The yearly instalments under methods (3) and (4), (or under method (5) so far as the instalments for the fixed period of years is concerned but not the annuity), provided each yearly instalment is not less than $100, may at the option of the insured or at the option of the beneficiary, unless otherwise provided by special endorsement hereon, be changed to semi-annual, quarterly or monthly payments. On the basis of an annual payment of $100, each semi-annual payment would be $50.37, each quarterly $25.23, each monthly $8.41.

METHODS OF SETTLEMENT.

Each annual instalment after the first under methods (3) or (4) (or under methods (5) or (6) as far as the instalments for the fixed period of years therein named are concerned), and each annual instalment of interest provided for in method (2) will be increased each year by such extra interest as the Company may allot thereto.

At any time while policy is in force the Company will, upon written request to its Home Office by the insured, subject to the rights of any assignee, limit by endorsement on the policy the settlement of the net sum payable at the death of the insured to any one or to any specified combination of the above described methods. Revocation of such limitation and subsequent establishment of a new limitation from time to time may be similarly secured.

Unless otherwise provided by special endorsement hereon, the beneficiary, if the second method has been chosen, may at any time secure the payment of the principal sum in cash with any accrued interest upon giving satisfactory release. Subject to the same conditions the beneficiary may at any time commute in one payment and receive the value of any unpaid instalments under method (3) and of any unpaid instalments and of the additional sum under method (4), or so far as the instalments for the fixed period of years and the value of the annuity at the end of the fixed period are concerned, under method (5), provided the annuity has not actually been entered upon. The commuted value will be determined by discounting the unpaid instalments at the rate of 3¼ per cent. per annum.

Should the beneficiary die before the payments provided for in methods (3) or (4) have all been made, or before the annuity provided for in method (5) has been entered upon, or the payments provided for the fixed period of twenty years in method (6) have all been made, the unpaid instalments, including the sum available for the purchase of the annuity under method (5), but excluding any payments to be made subsequent to the fixed period under method (6), shall be commuted in one sum discounting at the rate of 3¼ per cent. per annum, and the commuted value shall be paid on satisfactory release to the executors, administrators or assigns of said beneficiary. If the beneficiary dies after any annuity has been entered upon all liability of the Company will cease with the last annuity payment if any, preceding said death.

If there be no named beneficiary at the death of the insured entitled to receive payment under this policy, or if no election is

made, the net sum payable hereunder shall be paid in cash. Any portion of said net sum which may be payable to an assignee shall also be paid in cash.

Whatever method of settlement may be followed the policy must first be duly surrendered and released, and if settlement is not made in cash a new supplementary contract shall be issued for the mode of settlement elected.

$1,000 WILL PROVIDE

METHOD 3		METHOD 4						METHOD 6	
		60 ANNUAL INSTALMENTS OF $60 EACH AND $470 IN CASH AT END OF 30 YEARS		30 ANNUAL INSTALMENTS OF $40 EACH AND $664.67 IN CASH AT END OF 30 YEARS		30 ANNUAL INSTALMENTS OF $33.33 EACH AND $900 IN CASH AT END OF 30 YEARS			
		METHOD 5							
		30 ANNUAL INSTALMENTS OF $60 EACH AND AT END OF 30 YEARS, FOLLOWING ANNUITY AT ATTAINED AGE OF PAYEE		30 ANNUAL INSTALMENTS OF $40 EACH AND AT END OF 30 YEARS, FOLLOWING ANNUITY AT ATTAINED AGE OF PAYEE		30 ANNUAL INSTALMENTS OF $33.33 EACH AND AT END OF 30 YEARS, FOLLOWING ANNUITY AT ATTAINED AGE OF PAYEE			
		Male	Female	Male	Female	Male	Female		
[illegible]	[illegible]	$29.97	$27.59	$42.51	$39.14	$57.38	$52.84	15 and under	$48.77
[illegible]	[illegible]	30.59	28.12	43.39	39.88	58.57	53.84	16	49.95
[illegible]	[illegible]	31.24	28.67	44.31	40.65	59.83	54.89	17	51.14
[illegible]	[illegible]	31.94	29.24	45.30	41.45	61.15	56.00	18	52.34
[illegible]	[illegible]	32.67	29.85	46.35	42.41	62.57	57.25	19	53.76
[illegible]	[illegible]	33.41	30.55	47.45	43.39	64.06	58.57	20	55.18
[illegible]	[illegible]	34.19	31.32	48.59	44.43	65.63	59.98	21	56.58
[illegible]	[illegible]	35.17	32.15	49.89	45.55	67.35	61.48	22	58.00
[illegible]	[illegible]	36.11	32.97	51.21	46.69	69.14	63.04	23	59.50
[illegible]	[illegible]	37.19	33.79	52.68	47.98	71.05	64.71	24	61.36
[illegible]	[illegible]	38.16	34.73	54.15	49.26	73.08	66.50	25	63.01
[illegible]	[illegible]	39.29	35.67	55.73	50.68	75.24	68.39	26	64.78
[illegible]	[illegible]	40.48	36.72	57.44	52.13	77.54	70.41	27	66.73
[illegible]	[illegible]	41.77	37.89	59.25	53.74	79.99	72.58	28	68.82
[illegible]	[illegible]	43.14	39.08	61.18	55.47	82.61	74.88	29	70.72
[illegible]	[illegible]	44.60	40.34	63.26	57.23	85.40	77.35	30	73.05
[illegible]	[illegible]	46.15	41.70	65.47	59.15	88.38	79.88	31	75.27
[illegible]	[illegible]	47.81	43.14	67.82	61.19	91.56	82.61	32	77.61
[illegible]	[illegible]	49.59	44.67	70.33	63.37	94.95	85.54	33	80.14
[illegible]	[illegible]	51.48	46.31	73.00	65.69	98.59	88.69	34	82.79
[illegible]	[illegible]	53.51	48.02	75.90	68.17	102.46	92.08	35	85.61
[illegible]	[illegible]	55.68	49.84	78.91	70.83	106.58	95.65	36	88.49
[illegible]	[illegible]	57.11	51.80	81.36	72.77	109.95	98.23	37	90.17
[illegible]	[illegible]	58.92	53.82	84.47	75.21	112.96	101.33	38	92.85
[illegible]	[illegible]	60.92	54.82	86.41	77.77	116.48	104.97	39	95.56
[illegible]	[illegible]	63.07	56.08	89.12	80.48	120.39	108.94	40	98.22
[illegible]	[illegible]	64.85	58.61	91.98	83.13	124.17	112.73	41	100.99
[illegible]	[illegible]	66.82	60.60	94.78	85.45	127.98	116.04	42	103.71
[illegible]	[illegible]	68.78	62.69	97.56	88.84	131.71	119.93	43	106.43
[illegible]	[illegible]	70.93	64.72	100.27	91.41	135.36	123.94	44	109.15
[illegible]	[illegible]	72.93	66.86	103.07	94.04	138.88	128.08	45	111.82
[illegible]	[illegible]							46	114.74

APPLICATION.

I hereby apply to the MARYLAND LIFE INSURANCE COMPANY OF BALTIMORE for an insurance of.....Dollars on the.....plan, premiums for..... payable.....(annual, semi-annual or quarterly) with..... participation in profits, with.....(if participating, state period. If, non-participating, answer "No") distribution of surplus, on the life of myself, the undersigned.

And I hereby declare and agree that all the following statements and all the answers to the questions of the Medical Examiner submitted herewith, and signed by me, are true and are offered as a consideration for the policy or contract of insurance hereby applied for, and shall form the basis of such contract and be a part thereof. And it is expressly agreed that such contract shall be taken to be in all particulars a contract made by the parties thereto under the laws of Maryland, and the place of said contract is the Home Office of the said Company in the City of Baltimore.

I hereby agree on behalf of myself and of all persons who shall have, or claim, any interest in any policy issued upon this application, that—

(1) If within one year from the date of said policy I shall engage without the written consent of the Company in any of the following occupations or employments: — retailing intoxicating liquors, blasting, mining, submarine or aeronautic operations, the manufacture or transportation of highly inflammable or explosive substances, service on a steam or other vessel, or on any railway train or track, switching or coupling cars, or in handling electric wires or dynamos—said policy shall be void, and no claim exist thereunder;

(2) All the provisions that may be contained in said policy are hereby accepted, and the principles and methods which may be adopted by the Company for any distribution of surplus, and its determination of the amount equitably belonging to said policy, shall be, and are, hereby ratified and accepted;

(3) Proofs of death shall be made on the Company's form and shall furnish the information asked for by the Company.

Instructions as to signatures: The only signature to the application that is required is the signature of the person whose life is proposed for insurance, except that when a married woman makes application for insurance, either on the life of her husband or on her own life, both must sign. When the life to be insured is a minor, written consent of the parent or guardian must be obtained.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions and statements are correctly recorded.

20 PREMIUMS LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS

No. 99,999. AGE 35.
AMOUNT, $10,000. PREMIUM, $363.60.

Incorporated 1851

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, SPRINGFIELD, MASSACHUSETTS

THE INSURED: *Roger Williams* of *Springfield, Massachusetts.*

THE BENEFICIARY: *Miriam Williams, his wife.*

SUM INSURED: *Ten thousand* dollars, payable at death of the Insured.

PREMIUM: *Amount, Three hundred sixty-three and 60/100* dollars, payable upon delivery of this policy, and annually thereafter, on the *1st* day of each *June* until the premiums have been paid for *twenty* successive years, or until the prior death of the Insured, or as provided in "Provision for Waiver of Premium" on third page. The insurance hereunder is based upon an annual premium payable in advance. If the annual premium is paid in installments and this policy becomes a claim by death, any installments necessary to complete the premium for the then current policy year will be deducted in settlement of the claim hereunder.

POLICY YEAR AND INSURANCE BEGIN: *June 1st, 1917.*

In Consideration of the application for this policy, which is made a part of this contract, a copy of which application is hereto attached, and of the payment of premiums as above specified, the Massachusetts Mutual Life Insurance Company promises to pay at its Home Office in Springfield, Mass., to the beneficiary herein named, the Sum Insured, less the balance of the premium, if any, for the then current policy year, and less any other indebtedness to the Company on account of or secured by this policy, upon receipt at said Home Office of due proof of the death of the insured, occurring during the continuance of this policy; subject, however, to the insured's right, if any, to change the beneficiary hereunder, as hereinafter specified. If any beneficiary die before the insured, the interest of such beneficiary shall vest in the executors or administrators of the insured unless otherwise provided herein.

The right to change the beneficiary has been reserved in the application for this policy.

If within five years from the date of issue of this policy the Insured shall engage in military or naval service in time of war outside of the continental boundaries of the United States (including the Panama Canal Zone, Porto Rico, Hawaii, and the Virgin Islands) the liability hereunder shall be limited to the reserve,

value of the policy less any indebtedness to the Company on account of or secured by the Policy, unless the Insured within thirty-one days after entering upon such service shall give written notice to the Company and shall pay an extra premium, at the rate of seven and one-half per centum per annum of the sum insured by the Policy, for that fraction of the current policy year from the date of entry upon such service to the end of said policy year and, thereafter on each anniversary of the policy year, during the continuance of such service in time of war, an extra premium of seven and one-half per centum of the sum insured by the Policy. If death occurs during the said period of thirty-one days and the extra premium shall not have been paid, such non-payment shall not limit the liability under this Policy, but the extra premium due shall be deducted from the amount payable hereunder. Any extra premium after the first shall be subject to the grace provision of the Policy. If the aggregate extra premiums be in excess of the claims through war or disease incident to camp life, a refund will be made, as determined by the Company. This provision is in lieu of the military or naval service clause printed on the first page of this policy, which clause has been stricken from the Policy.

If within the year next following the date of issue of this policy the insured shall die by his own hand or act, whether at the time sane or insane, the Company shall be liable only for the reserve value of the policy on the basis hereinafter specified.

This policy shall be incontestable after one year from its date of issue, except for non-payment of premium and except for violation of the conditions of the policy relating to military or naval service in time of war.

The provisions and benefits hereinafter stated are hereby referred to and made a part of this policy.

In Witness Whereof, The said Company has caused this contract to be signed by its President and Secretary, and countersigned by a duly authorized officer, at Springfield, Massachusetts, **this *1st* day of *June*, One Thousand Nine Hundred and *Seventeen*.**

WHEELER H. HALL, *Secretary.* WM. W. MCCLENCH, *President.*

PROVISIONS AND BENEFITS

PREMIUMS—Premiums are payable, in advance, at the Home Office, or to the agent or cashier holding the Company's official receipt therefor signed by the President, or a Vice-President, or the Secretary, which receipt shall not be valid unless countersigned by said agent or cashier. In case of failure to pay any premium when due, or within the grace period, the Company's only liability shall be such, if any, as is set forth hereinafter (see "Non-Forfeiture Provisions"). Subject to the grace provisions of this policy, no premium payment shall continue it in force beyond the date on which the next premium will become due by the terms of this policy or amendments thereto.

Premium payments may be changed on the written request of the insured, on the form required by the Company, so as to be payable annually or in the semi-annual or quarterly installments hereinbefore specified, provided that the assent of the assignee, if any, to such change will be required.

DIVIDENDS—This policy, while in force, will participate at the end of the first policy year, and annually thereafter, in the distribution of the surplus funds of the Company. At the option

of the insured, dividends will (1) be paid in cash, or (2) be applied in reduction of premiums, or (3) be used to purchase participating paid-up additions to this policy, which additions shall have a cash surrender value (full reserve), but the Company may, at its option, defer the granting of such surrender value for a period not exceeding ninety days from the date of the application therefor, or (4), subject to withdrawal on demand, they may be left with the Company to accumulate to the credit of the policy; if so left, the fund arising will be credited, annually, at the end of the policy year, during the continuance of the policy, with interest at such a rate, not less than three per cent., as may be determined by the directors. Any outstanding dividend accumulations will be added to the cash value of this policy in the event of surrender, or to the amount payable under the policy if it becomes a claim by death. If no election is made prior to any anniversary, the dividend for that anniversary will be held by the Company to accumulate.

Whenever, at the end of any policy year, the dividend accumulations, or the reserve on the paid-up additions, or both, together with the reserve on the policy shall equal the reserve on the same basis on a fully paid-up policy of the same kind and amount, at the then attained age of the insured, the Company will indorse the policy as paid-up in full; or when such aggregate amount shall equal the face amount of this policy, the Company will mature and pay the policy as an endowment: provided, in either case, request is made therefor and a satisfactory release is given.

LOANS

POLICY LOAN—After two full annual premiums have been paid hereon, on a proper assignment of this policy to the Company, the Company will loan on the sole security of this policy, with interest at the rate of six per cent. per annum, the whole or any part of the cash value of the policy and of all paid-up additions thereto, at the end of the policy year during which application for the loan is made, provided that from such loan the Company will deduct any existing indebtedness on account of or secured by the policy, with interest to the end of the current policy year on the total loan, and any unpaid portion of the premium for the current policy year, but the Company may, at its option, defer the granting of a loan, other than to pay premiums on policies in the Company, for a period not exceeding ninety days from the date of the application therefor. If this policy is not assigned the Company will loan on the signature of the insured alone, under the conditions described in this paragraph, provided the right to change the beneficiary has been reserved in the application for, or amendments to, this policy, or provided the loan is made for the sole purpose of paying the premium, or interest on any indebtedness to the Company under this policy, or both. The whole or any part of a loan may be repaid at any time.

PREMIUM LOAN—Upon the written request of the insured, and assignee, if any, filed with the Company prior to default in payment of a premium hereunder, the Company will loan to the insured the amount of said premium, less any dividend payable on the due date of said premium, and charge the same as an indebtedness against the policy, bearing interest at the rate of six per cent. per annum, if the tabular cash surrender value of the policy after the payment of such premium will be equal to the total indebtedness on account of or secured by this policy with interest thereon to the thirty-first day after the due date of the next premium payable hereunder, or to the next anniversary of the policy if no further premium will be payable; or if said cash value shall be less than said total indebtedness and interest the Company will loan to the insured the largest installment of premium shown by the policy for which the cash value of the policy (after the payment of such installment), less indebtedness and interest, may

be sufficient, and thereafter the premium on this policy shall be payable in installments of like amount, unless a request for change in due form shall be made; but in no case will the Company loan to the insured an amount less than a quarterly installment of premium unless the balance of premium shall have been paid: provided, however, that any funds arising from dividends left with the Company to accumulate at interest shall first be utilized for the payment of such premium, and that while any such premium loan is outstanding dividends apportioned to the policy shall be applied to the reduction of said loan. The whole or any part of such loan may be repaid at any time.

AUTOMATIC PREMIUM LOAN—If, while the policy is in full force with no premium overdue and unpaid, a request therefor, on a form furnished by the Company, is filed at the Home Office of the Company, signed by the insured, and approved by the assignee, if any, the premium loan provision, by an endorsement hereon at said Home Office, will be made to apply automatically (without further action by the insured or the assent of any subsequent assignee) to any future premium that may remain unpaid on the last day of grace. Such request may be revoked at any time by a writing signed by the insured alone and filed with the Company at its Home Office.

FAILURE TO REPAY LOAN—Failure to repay a policy loan or premium loan, or to pay interest thereon, shall not avoid the policy unless the total indebtedness thereon, including accrued interest, shall equal or exceed the loan value at the time of such failure, nor until thirty-one days after notice has been mailed by the Company to the last-known address of the insured and of the assignee of record at the Home Office of the Company, if any.

ASSIGNMENT—The Company will not recognize any assignment of this policy until the original assignment, or a duplicate, or a certified copy thereof, shall be filed in the Company's Home Office, nor will it assume responsibility for the validity of an assignment.

CHANGE OF BENEFICIARY—The insured may designate one or more beneficiaries, if none be named herein; and, further, may, if the right to do so has been reserved in the application for this policy, or amendments thereto, change and successively change the beneficiary hereunder without the co-operation or assent of other parties in interest: provided, that any proposed beneficiary shall have an insurable interest in the life insured, that any change in beneficiary shall be subject to the rights of any assignee, and that any such change shall become operative only when indorsed upon the policy, at the Company's Home Office, pursuant to such form of request for amendment as the Company may require.

CHANGE OF PLAN—This policy, while in full force, may be changed at any time, without medical examination, to any other plan in use by the Company at the time this policy was issued (except a continuous income plan), but without the provision for waiver of premium, provided the rate of premium will not thereby be diminished, upon payment of the difference between the premiums less dividends under the new policy and the premiums less dividends under this policy (exclusive of premiums paid, if any, for waiver of premium benefit), at the Company's regular premium rates at the time this policy was issued, for the time the policy has been in force, with interest thereon at the rate of six per cent. compounded annually; provided, however, that the amount to be paid for such change shall not be less than the difference in the reserves on the respective policies computed on the basis of the American Experience Table of Mortality and interest at the rate of three per cent. per annum. The new policy will be written at the same age, bear the same number and

date, and be for the same amount as this policy, and all parties in interest must join in the request for change and execute such papers as the Company may require. In the event of change to the endowment plan, any paid-up additions to the credit of this policy at the time of change, if not surrendered for cash, shall be converted into paid-up endowment additions, maturing at the same time as the new policy, of such amount as the reserve on the paid-up additions at the time of change, on the basis of the American Experience Table of Mortality and interest at the rate of three per cent. per annum, will purchase as a net single premium on the same basis.

ENDOWMENT OPTION—If this policy becomes paid-up by its terms after the payment of *twenty* years' premiums and if none of such premiums has been waived on account of the disability of the insured, the insured, with the assent of all parties in interest, may elect to continue the payment of premiums of like amount (exclusive of the premium for waiver of premium benefit) for a further period of *eight* years, and it is hereby provided that in consideration of such continued payment of premiums the sum insured and a further sum of *One Hundred* dollars shall be paid to the insured on *June 1, 1945*, if then living, or the sum insured shall become payable at the prior death of the insured. If this option be elected, this policy shall be surrendered to the Company and a new policy (without the provision for waiver of premium) shall be issued, and any existing paid-up additions, if not surrendered for cash, shall be converted into paid-up endowment additions, maturing at the same time as the new policy, on the basis described in the preceding paragraph.

ENTIRE CONTRACT—This policy and the application herefor constitute the entire contract between the parties. All statements made by the applicant shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall be used in defense to a claim under this policy unless it is contained in the application and a copy of the application is attached to this policy when issued.

ERROR IN AGE—If the age of the insured was misstated in the application for, or any amendment to, this policy, and there has been no adjustment on account thereof, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

NON-FORFEITURE PROVISIONS

GRACE—Any premium after the first may be paid when not more than thirty-one days past due, during which period the policy will be continued in full force. If death occurs within the period of grace, the unpaid premium shall be deducted from the amount payable hereunder.

PAYMENT OF PREMIUMS FROM DIVIDEND ACCUMULATIONS—If a premium hereon remains unpaid at the expiration of the grace period, and there are dividend accumulations to the credit of the policy, they shall be used to pay the overdue premium, if sufficient for the purpose, otherwise they shall be used to pay the largest installment of premium, shown by the policy, for which such accumulations may be sufficient, and thereafter the premium on this policy shall be payable in installments of like amount, unless a request for change in due form shall be made. In no case shall an amount of dividend accumulations less than a quarterly installment of premium be applied in payment of premium unless the balance of premium shall have been paid. The insured will forthwith be notified of the amount of the accumulations used and of the balance thereof.

OPTIONS IN CASE OF DEFAULT

AUTOMATIC PAID-UP INSURANCE—Upon default in the payment of any premium, after two full annual premiums have been paid hereon, this policy will be binding upon the Company as participating paid-up insurance of a reduced amount, payable at the same time and on the same conditions as in the original contract; but at any time within thirty-one days from the date of such default, the insured may elect in lieu of such paid-up insurance, by a writing filed with the Company at its Home Office, to have the insurance continued in force as participating extended term insurance, from the due date of the premium in default, for its original amount and any outstanding paid-up additions, less any indebtedness hereon or secured hereby, but without the right to loans, or may surrender the policy, and, with the written assent of the person to whom it is made payable, receive its value in cash, but the Company may, at its option, defer the granting of such surrender value for a period not exceeding ninety days from the date of the application therefor.

AUTOMATIC EXTENDED TERM INSURANCE—Extended term insurance, as above described, may be made the automatic option in case of default in the payment of any premium, by an indorsement placed upon the policy at the Company's Home Office, pursuant to a written request therefor signed by the insured and filed at said Home Office when there is no premium due and unpaid.

The values stated in the accompanying table are for even years and apply to this policy, except that if there are outstanding paid-up additions to the policy, the values will be increased in consequence, but if there is any indebtedness to the Company on account of or secured by this policy, the said values will be diminished. If the default occurs after a fractional part of the current year's premium has been paid, the values will be proportionately adjusted.

After this policy has become paid-up by payment of all required premiums, or if it becomes paid-up for a reduced amount by operation of law, or if extended term insurance is taken hereunder, the insurance will have a cash surrender value and the insured may surrender the insurance, and, with the written assent of the person to whom it is made payable, receive its value in cash, but the Company may, at its option, defer the granting of such surrender value for a period not exceeding ninety days from the date of the application therefor.

REINSTATEMENT—This policy may be reinstated at any time after default in the payment of any premium, unless the cash value has been paid, or the extension period has expired, upon the production of evidence of insurability satisfactory to the Company, and the payment of all overdue premiums, with interest at the rate of six per cent. per annum on such premiums and on any indebtedness to the Company on account of or secured by this policy at the time of default, which indebtedness, if not repaid, shall be reinstated as a lien against this policy.

A part or the whole of the overdue premiums may be settled by policy or premium loan, if the cash surrender value of this policy, after reinstatement, will be sufficient security therefor and for any reinstated indebtedness. See conditions in "Loans" paragraphs.

At End of the	Paid-up Insurance. (Participating)	or Cash Value or Loan values are the same as Cash Values, and, subject to the provisions of the "Loans" clause, are available at any time after two full years' premiums have been paid.	Extended Term Insurance. (Participating)	
			Years.	Days.
2d Yr.	$706	$307 20	3	183
3d "	1,263	559 50	6	155
4th "	1,817	819 60	9	123
5th "	2,368	1,087 70	12	26
6th "	2,914	1,364 00	14	183
7th "	3,458	1,648 90	16	218
8th "	3,999	1,942 70	18	141
9th "	4,536	2,245 60	19	332
10th "	5,069	2,557 80	21	89
11th "	5,566	2,862 40	22	92
12th "	6,060	3,176 80	23	63
13th "	6,553	3,501 60	24	7
14th "	7,044	3,837 00	24	306
15th "	7,534	4,183 30	25	248
16th "	8,025	4,541 10	26	219
17th "	8,515	4,910 70	27	245
18th "	9,007	5,293 10	29	8
19th "	9,501	5,688 90	31	24
20th "	10,000	6,099 20	.....	.....
25th "	10,000	6,667 20	.....	.....
30th "	10,000	7,232 40	.....	.....
35th "	10,000	7,767 30	.....	.....
40th "	10,000	8,249 80	.....	.....

The values in the above table are based upon the American Experience Table of Mortality, with interest at the rate of three per cent. per annum. No deductions has been made from the reserve in computing the values for the tenth and subsequent years, nor will any deduction be made in computing the values for years not shown in the table. In computing the values for the years prior to the tenth, no deduction has been made from the reserve of more than one and four-tenths per cent. of the amount insured. The paid-up value, or extended insurance value, at the end of any policy year, is the mathematical equivalent of the cash value.

BASIS OF PREMIUM AND RESERVES—The premium and reserves under this policy are based upon the American Experience Table of Mortality and interest at the rate of three per cent. per annum.

PROVISION FOR WAIVER OF PREMIUM

IN THE EVENT OF PERMANENT TOTAL DISABILITY

If the insured, after payment of premiums for the first policy year, and before default in the payment of any subsequent year's premium, and before attaining the age of sixty years, shall furnish due proof to the Company at its Home Office that he has become wholly and permanently disabled by bodily injury or disease so that he is and will be permanently, continuously, and wholly prevented thereby from performing any work, or engaging in any occupation, for compensation or profit, and that such disability has existed continuously for not less than sixty days, the Company will waive the payment of all premiums becoming due under this policy after the expiration of the then current policy year. The premiums so waived shall not be deducted from the sum payable under this policy. Provided that, notwithstanding proof of disability may have been accepted by the Company as satisfactory, the insured shall at any time, on demand, fur-

nish due proof to the Company of the continuance of such disability, and if the insured shall fail to furnish such proof all premiums thereafter falling due must be paid in conformity with the conditions of this policy.

Waiver of premiums by the Company under this provision shall not affect the right to any dividend or other benefit provided in this policy. Values provided under "Non-Forfeiture Provisions," as well as dividends and all other benefits, shall continue with the same force and effect as if the premiums were duly paid.

It is further agreed that the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, will be considered as total and permanent disability within the meaning of this provision.

This provision may be discontinued at the option of the insured. The additional *annual* premium of *$1.90*, in consideration of which this provision is granted, and which is included in the whole premium charged for this policy, is payable for *twenty* full years, or until the prior termination of this provision. Non-payment of said additional premium will void this provision and the benefits secured hereby.

If the insured enter upon military or naval service in time of war, the benefits of this provision, together with the additional premium herefor, shall immediately cease, and thereupon a pro rata refund shall be made of any additional premium paid for the policy year then current.

The premium and reserves for this provision are based upon Hunter's Disability Table and interest at the rate of three per cent. per annum.

NOTICE—This policy while in force shall not be modified or altered, except upon the written request of the insured, and of other parties in interest, if any, and the approval on behalf of the Company of the President, or a Vice-President, or the Secretary, or an Assistant Secretary. All modifications and alterations shall comply with the legal requirements of the State within which the policy is delivered.

INSTALLMENT OPTIONS

THE INSURED, with the assent of the assignee, if any, may elect by a writing filed with the Company, with the right of revocation, to have the proceeds of this policy (including paid-up additions and dividend accumulations, if any), if not less than $1,000, paid in equal annual installments according to any one of Options "A," "B," and "C," beginning upon receipt of due proof of the death of the insured, in lieu of payment in one sum, or the insured may in like manner elect to leave the proceeds of this policy with the Company in accordance with Option "D"; and any such election or revocation shall become operative only when indorsed upon the policy, at the Company's Home Office, pursuant to such form of request as the Company may require. No installment under Option "A," "B," or "C" may be commuted by any beneficiary, except upon the written authority of the insured filed with the Company. If the insured shall not have made any such election, the beneficiary or beneficiaries entitled to receive said proceeds may, when the same become payable, exercise such right of election. If no beneficiary survives the insured, said proceeds will be paid in one sum to the executors, administrators, or assigns of the insured.

At the death of the last surviving beneficiary occurring subsequently to the death of the insured, any balance under Option "A" will be paid in one sum to the executors, administrators, or assigns of the said beneficiary, and any installments under Option "B" or any stipulated installments under Option "C" then re-

maining unpaid will be commuted upon the basis of three per cent. compound interest per annum and paid in one sum in like manner.

Provision may be made for the payment of a portion of the proceeds in cash and for treatment of the remainder, if not less than $1,000, as hereinunder described.

Semi-annual, quarterly, or monthly installments may be taken in lieu of annual installments. The equivalent of each $100 of annual installment will be two semi-annual installments of $50.37 each, or four quarterly installments of $25.28 each, or twelve monthly installments of $8.45 each.

OPTION A—Equal annual installments, each of such an amount as may be elected, to continue until the proceeds, together with the interest herein specified, are exhausted; provided, that the final installment shall be for the balance only of said proceeds and specified interest. On each anniversary of the first installment interest at not less than three per cent. per annum will be added to the unpaid balance of said proceeds.

OPTION B—A specified number of equal annual installments, each of an amount (for each $1,000 of such proceeds) corresponding to the number of installments shown in the first table following. On each anniversary of the first installment, but continuing only so long as installments are being paid, there will also be paid such interest dividend as may be allotted by the directors.

Number of Instalments	30	25	20	19	18	17	16	15	14	13	12
Amount of Each.....	$49 53	$55 75	$65 25	$67 78	$70 59	$73 74	$77 29	$81 52	$85 94	$91 29	$97 53

Number of Instalments	11	10	9	8	7	6	5	4	3	2
Amount of Each.....	$104 93	$113 81	$124 69	$138 30	$155 83	$179 22	$211 99	$261 19	$345 23	$507 39

Illustration: If the proceeds of the policy are $7,500 and the number of instalments desired is twenty, each instalment will be $65.25 x 7 5-10=$489.37.

OPTION C—Equal annual installments, continuous during the life of the beneficiary entitled to receive the first thereof, each of an amount (for each $1,000 of said proceeds), as shown in the accompanying table, corresponding to the number of stipulated installments selected and to the completed age of the beneficiary at the date of the death of the insured. If the said beneficiary, having received one or more of such installments, shall decease before the payment of all the stipulated installments, the remainder of said stipulated installments, and no more, will be paid as they fall due to the contingent beneficiary or beneficiaries, if any be named. If there are two or more beneficiaries entitled to share in the first of such installments, the said proceeds will be divided in proportion to the interests of the several beneficiaries, and in determining the amount of the annual installment to be paid to each beneficiary, the share of each will be considered as the proceeds of a separate policy. On each anniversary of the first installment, but continuing only so long as installments are being paid, there will also be paid such interest dividend as may be allotted by the directors, except that if installments are paid annually no interest dividend will be paid after all the stipulated installments have been paid.

Age of Beneficiary	Number of Stipulated Installments			
	10	15	20	25
1	3[illegible] 79	3[illegible] 47	3[illegible] 37	3[illegible] 31
2	37 [illegible]	37 08	37 13	3[illegible] [illegible]
3	3[illegible] 79	37 35	37 30	3[illegible] 37
4	3[illegible] [illegible]	3[illegible] 04	37 34	37 05
5	3[illegible] 69	3[illegible] 23	37 11	37 [illegible]
6	3[illegible] 74	3[illegible] 43	37 [illegible]	37 41
7	3[illegible] [illegible]	3[illegible] 61	3[illegible] 11	37 [illegible]
8	3[illegible] 19	3[illegible] 80	3[illegible] 50	37 77
9	3[illegible] [illegible]	3[illegible] 99	3[illegible] 49	37 95
10	3[illegible] 03	3[illegible] 18	3[illegible] 68	3[illegible] 13
11	3[illegible] 79	3[illegible] 37	3[illegible] 87	3[illegible] 31
12	40 00	3[illegible] 57	3[illegible] 06	3[illegible] 49
13	40 21	3[illegible] 76	3[illegible] [illegible]	3[illegible] [illegible]
14	40 44	40 00	3[illegible] 47	3[illegible] 89
15	40 [illegible]	40 [illegible]	3[illegible] [illegible]	3[illegible] 09
16	40 [illegible]	40 47	3[illegible] [illegible]	3[illegible] [illegible]
17	41 19	40 71	3[illegible] 15	3[illegible] 56
18	41 46	40 97	3[illegible] [illegible]	3[illegible] 76
19	41 73	41 24	40 [illegible]	3[illegible] [illegible]
20	42 [illegible]	41 53	40 [illegible]	40 [illegible]
21	42 34	41 82	41 30	40 [illegible]
22	42 [illegible]	42 10	41 [illegible]	40 [illegible]
23	42 99	42 45	41 79	41 [illegible]
24	43 34	42 79	41 [illegible]	41 [illegible]
25	43 71	43 14	42 48	41 [illegible]
26	44 10	43 50	42 [illegible]	41 [illegible]
27	44 50	43 [illegible]	43 13	42 34
28	44 [illegible]	44 [illegible]	43 48	42 67
29	45 [illegible]	44 70	43 [illegible]	42 91
30	45 [illegible]	45 13	44 [illegible]	43 [illegible]
31	46 21	45 56	44 67	43 [illegible]
32	46 [illegible]	46 [illegible]	45 10	43 [illegible]
33	47 35	46 85	45 [illegible]	44 57
34	47 01	47 07	46 [illegible]	44 76
35	48 [illegible]	47 61	46 [illegible]	45 16
36	49 14	48 17	46 [illegible]	45 67
37	49 [illegible]	48 76	47 [illegible]	46 [illegible]
38	50 [illegible]	49 [illegible]	48 [illegible]	46 41
39	51 [illegible]	50 00	48 [illegible]	46 84
40	51 [illegible]	50 [illegible]	49 10	47 [illegible]
41	52 [illegible]	51 [illegible]	49 [illegible]	47 73
42	53 [illegible]	52 57	50 27	48 17

Age of Beneficiary	Number of Stipulated Installments			
	10	15	20	25
43	54 32	53 [illegible]	50 87	48 64
44	55 [illegible]	53 [illegible]	51 49	49 [illegible]
45	56 10	54 [illegible]	52 12	49 [illegible]
46	57 15	54 [illegible]	52 76	50 11
47	58 19	55 [illegible]	53 11	50 [illegible]
48	59 [illegible]	54 [illegible]	54 [illegible]	51 [illegible]
49	60 40	57 [illegible]	54 73	51 52
50	61 58	58 [illegible]	55 [illegible]	54 [illegible]
51	63 [illegible]	59 [illegible]	55 11	53 [illegible]
52	64 13	60 77	56 [illegible]	52 [illegible]
53	65 47	61 78	57 44	52 [illegible]
54	66 88	62 80	58 35	53 34
55	68 [illegible]	63 [illegible]	59 [illegible]	53 [illegible]
56	69 [illegible]	64 [illegible]	60 [illegible]	54 17
57	71 45	65 [illegible]	60 [illegible]	54 44
58	72 [illegible]	67 04	60 57	54 [illegible]
59	74 76	68 [illegible]	61 49	54 [illegible]
60	76 83	69 [illegible]	62 [illegible]	55 [illegible]
61	78 91	70 49	63 [illegible]	55 [illegible]
62	80 14	71 [illegible]	63 94	55 [illegible]
63	82 01	72 [illegible]	63 35	55 [illegible]
64	83 [illegible]	73 [illegible]	63 72	55 [illegible]
65	85 81	74 [illegible]	64 01	55 [illegible]
66	87 81	75 [illegible]	64 [illegible]	Age 65 and over same as age 65
67	89 [illegible]	76 44	64 [illegible]	
68	91 05	77 21	64 73	
69	93 13	77 [illegible]	64 [illegible]	
70	95 17	78 [illegible]	64 87	
71	97 17	79 12		
72	100 10	79 [illegible]	Age 71 and over same as age 71	.....
73	101 98	79 [illegible]		.....
74	103 82	80 57		.....
75	105 17	80 [illegible]		.....
76	106 72			.....
77	108 08	Age 76 and over same as age 76		.....
78	109 21			.....
79	110 14			.....
80	111 07			.....
....	Age 81 and over same as age 80			.....
....				.....
....				.....

ILLUSTRATION.—If the proceeds of the policy are $7,500, and 25 installments are selected, and the age of the beneficiary on his or her last birthday prior to the death of the insured was 55, each installment will be $53 87×7 5/10=$404 02.

OPTION D.—The proceeds of this policy, or any part thereof, but not less than $1,000, may be left with the Company, and the Company will pay interest thereon annually at such rate, not less than three per cent., as may be determined by the directors, the first interest payment to be made one year from the receipt of due proof of the death of the insured. The amount so left may be withdrawn as shall be agreed upon with the Company in the election of this option.

CASH VALUE IN INSTALLMENTS.—The cash surrender value of this Policy and of any outstanding paid-up additions, together with any dividend accumulations, may, if aggregating $1,000 or more, be paid according to any one of the above options.

THE POLICYHOLDER IS REQUESTED TO READ THIS POLICY, THAT HE MAY BE INFORMED OF ITS PROVISIONS.

To collect the amount payable under this Policy it is not necessary to employ any person, firm, or corporation. Time and expense will be saved by writing direct to the Home Office at Springfield, Massachusetts, or to an agency of the Company.

NOTICE.—The Insured is hereby notified that by virtue of this Policy he is a member of the MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, and is entitled to vote either in person or by proxy at any and all meetings of said Company. The annual meeting is held at its Home Office on the third Wednesday of January in each year, at 2 o'clock p. m.

APPLICATION.

This application, made to the MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, of Springfield, Massachusetts, is the basis and a part of the proposed contract for insurance.

I understand and agree (1) that if I shall not have paid the amount of the premium on the insurance herein applied for to the Company's agent at the time of making this application, such insurance shall not be in force until the approval of this application by the Company at its Home Office, the payment of the first premium as required therein, and the delivery of the policy to me or my agent during my present condition of insurability; and that thereupon said Policy shall be considered as having become effective upon the date stipulated in the Policy as the date on which the insurance begins; and (2) that if I shall have paid the amount of such premium at the time of making this application in exchange for the Company's advance premium receipt therefor, corresponding in date and number with this application, and signed by the Company's agent, the insurance (subject to the terms and conditions of the Company's regular policy for the plan applied for) shall be in force from the date of said receipt, PROVIDED that the said Company shall be satisfied that on the date of my medical examination for such insurance I was insurable in said Company for the amount and on the plan applied for, and shall approve said application at its Home Office; and that in case said application is not so approved, the Company shall return to me the amount of the premium paid, and I agree to accept said amount and to surrender the said receipt.

I also agree that military or naval service in time of war is a risk not assumed by the Company during the year next following the date of issue of said Policy, unless, prior to engaging in such service, I shall have paid to the Company a single extra premium of three per centum of the face amount of the said Policy, and if without having paid such extra premium I shall engage in such service during the said year the said Policy shall thereupon become void, except that the Company shall be liable to me for the reserve value of the Policy on the basis specified therein.

I further agree that if I shall die by my own hand or act during the year next following the date of issue of said Policy, whether I be at the time sane or insane, the Company shall be liable only for the reserve value of the Policy on the basis specified therein.

I understand and agree: (1) That the Policy, if issued, cannot be modified or altered except upon my written request, and that of other parties in interest, if any, and the approval, on behalf of the Company, of its President, or a Vice President, or the Secretary, or an Assistant Secretary, and that any modification or alteration shall comply with the legal requirements of the state in which the Policy is delivered. (2) That no agent of the Company has any authority to make or modify contracts on behalf of the Company, or to alter or waive any of the agreements, conditions, or requirements herein contained.

I hereby declare, on behalf of myself and of any person who shall have or claim any interest in any policy issued upon this application, that, to the best of my knowledge and belief, each of the foregoing answers in Parts I and II of this application is full, complete, and true, and that I am in sound physical condition, and a proper subject for life insurance.

20 PREMIUMS LIFE PARTICIPATING POLICY WITH TOTAL AND PERMANENT DISABILITY PROVISON.

No. 99,999. AGE 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $297.60.

METROPOLTAN LIFE INSURANCE COMPANY.

Incorporated by the State of New York. A Mutual Life Insurance Company.

In Consideration of the application for this Policy, copy of which application is attached hereto and made part hereof, and of the payment of the annual premium of *Two Hundred and Ninety-Seven* Dollars and *Sixty* cents, and of the payment of a like amount upon each *first* day of *June* hereafter, until *twenty* full years' premiums shall have been paid or until the prior death of the Insured, promises to pay upon receipt at the Home Office of the Company in the City of New York of due proof of the death of *John Doe* (herein called the Insured) *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy year, upon surrender of this Policy, properly receipted, to *Mary Doe, wife of the Insured,* beneficiary.

Premium

Insured Amount

Beneficiary

CHANGE OF BENEFICIARY.

This Policy is written with the right of the Insured to change the Beneficiary. When such right has been reserved, and if there be no written assignment of this Policy on file with the Company, the Insured may (while the Policy is in force) designate a new beneficiary, with or without reserving right of change thereafter, by filing written notice thereof at the Home Office of the Company accompanied by the Policy for suitable endorsement. Such change shall take effect upon the endorsement of the same on the Policy by the Company and not before. If any beneficiary shall die before the Insured the interest of such beneficiary shall vest in the Insured.

RESTRICTIONS.

The Company shall be released from all liability under this Policy if the Insured shall, within one year from the issue hereof, become engaged in or connected in any manner with the manufacture or sale of ale, wine, beer or liquor, unless so engaged at the date hereof and so stated in the application for this Policy. If the Insured within one year from the issue hereof die by his own hand or act, whether sane or insane, this Policy shall become null and void and the Company will return only the premiums which have been received thereunder.

No agent is authorized to waive forfeitures or to make, modify or discharge contracts, or to extend the time for paying a premium

The Provisions and Benefits printed or written by the Company on the following pages are a part of this contract as fully as if recited over the signatures hereto affixed.

In Witness Whereof, THE METROPOLITAN LIFE INSURANCE COMPANY has caused this Policy to be executed this *first* day of *June,* 1917.

JAS. S. ROBERTS, *Secretary.* JNO. R. HEGEMAN, *President.*

PROVISIONS AND BENEFITS.

1. PAYMENT OF PREMIUMS.—All premiums are payable in advance at said Home Office or to any agent of the Company upon delivery, on or before date due, of a receipt signed by the President, Vice-President, Secretary or Actuary of the Company and countersigned by said agent.

A grace of thirty-one days, without interest charge, shall be granted for the payment of every premium after the first during which period the insurance shall continue in force. If death occur within the days of grace the full premium for the then current policy year, or any unpaid portion thereof, shall be deducted from the amount payable hereunder.

The payment of a premium or instalment thereof shall not maintain the Policy in force beyond the date when the next premium or instalment thereof is payable except as herein provided.

At any anniversary of this Policy, on written request of the Insured, approved by the Company at its Home Office, premium payments may be changed so as to be made payable annually, or in semi-annual or quarterly instalments in accordance with the published rates in force at the date of issue of this Policy.

2. AGE.—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

3. INCONTESTABILITY.—This Policy (and the application therefor) constitutes the entire contract between the parties and, except for non-payment of premiums, shall be incontestable after two years from the date of its issue.

All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this Policy or be used in defense of a claim hereunder, unless it is contained in the written application therefor and a copy of such application is securely attached to this Policy when issued.

4. ASSIGNMENT.—No assignment of this Policy shall be binding upon the Company unless it be executed upon blanks furnished by the Company and filed with the Company at its Home Office in the City of New York. The Company assumes no responsibility as to the validity of any assignment.

5. OPTIONS ON SURRENDER OR LAPSE.—Upon failure to pay any premium or any part thereof when due, this Policy, except as otherwise provided herein, shall immediately lapse. If, however, the lapse occur after three full years' premiums shall have been paid, the owner hereof, provided there be no indebtedness hereon, shall, upon written request filed with the Company at its Home Office, together with the presentation of this Policy for legal surrender or for endorsement within three months from the due date of premium in default, be entitled to one of the following options:

First—A cash surrender value.

The Company in its discretion may defer the payment of the cash value for a period not exceeding ninety days after the application therefor is received by the Company.

Second—To have the insurance continued for a reduced amount of non-participating paid-up insurance (including any existing additions to the credit of the policy), payable at the same time

and under the same conditions as this Policy. Such paid-up insurance shall have an increasing cash surrender value equal to the full reserve at the date of surrender, or a loan value up to the limit of the cash surrender value. Interest on loan under such paid-up insurance shall be payable annually in advance to the end of the policy year at the rate of six per centum per annum.

Third—To have the insurance continued for its original amount as term insurance in whole number of months from due date of premium in default, without participation and without the right to loan, but with a cash surrender value decreasing each year and ceasing entirely upon the expiry of the extension term, which value shall be the full reserve in even dollars for each one thousand dollars of insurance at the date of surrender.

If the owner shall not, within three months from due date of premium in default, surrender this Policy to the Company at its Home Office for a cash surrender value or for endorsement for paid-up insurance or term insurance as provided in the above options, the policy shall be continued for a reduced amount of paid-up insurance as provided in the second option.

The values of these options are mathematical equivalents, and have been calculated on the basis of the American Experience Mortality Table, with interest at three and one-half per centum per annum (omitting fractions of a dollar per thousand of insurance) less a surrender charge not exceeding in any case two and one-half per centum of the face of the Policy; except that after the time for which premiums are payable as stated on the first page hereof, no surrender charge has been made. These values as computed produce the results set forth in the table herein at the end of the respective years. Values for other years (after the twentieth) will be computed upon the same basis, for the entire reserve in even dollars for each one thousand dollars of insurance, and for even months in the event of election of term insurance and will be furnished upon request of the Insured.

Any indebtedness to the Company under this Policy will be deducted from the cash value; and such indebtedness will also reduce the amount of paid-up insurance or the amount continued as term insurance in such proportion as the indebtedness bears to the cash value at due date of premium in default.

The reserve for which funds are to be held upon this Policy shall be computed upon the American Experience Mortality Table, with interest at three and one-half per centum per annum.

TABLE OF GUARANTEED LOAN VALUES AND SURRENDER OPTIONS.

Surrender charge having been deducted.

End of Year	Cash Value or Loan Value	Paid-Up Non-Participating Life Insurance	Non-Participating Term Insurance Continued for Yrs.	Mos.	End of Year	Cash Value or Loan Value	Paid-Up Non-Participating Life Insurance	Non-Participating Term Insurance Continued for Yrs.	Mos.
3	$ 490	$ 1240	5	8	13	$2950	$6070	21	10
4	680	1680	7	9	14	3270	6570	22	9
5	870	2110	9	11	15	3600	7070	23	7
6	1080	2560	11	10	16	3930	7560	24	6
7	1290	3020	13	8	17	4280	8060	25	5
8	1540	3530	15	6	18	4700	8660	27	0
9	1800	4030	17	2	19	5170	9320	29	6
10	2080	4550	18	7	20	5660	10000	Life	
11	2360	5060	19	10	25	6270	10000	Life	
12	2650	5570	20	10	30	6880	10000	Life	

The Cash Value or Loan Value at any time other than the end of the policy year (provided the full year's premium has been paid)

shall be the value at the end of the current policy year, discounted at the rate of six per centum per annum.

Should surrender or default be at any other time than at the anniversary date of the Policy, the values for the preceding policy year shall be proportionately increased for the portion of the policy year for which premiums have been paid.

6. LOANS.—At any time after three full years' premiums have been paid and while this Policy is in force, the Company, on proper and lawful assignment and delivery of this Policy, will loan, on the sole security thereof, up to the limit secured by the cash surrender value as increased by the value of any paid-up additions. The loan will bear interest at the rate of six per centum per annum payable annually on the anniversary of the Policy. If interest be not paid when due, it shall be added to the principal, provided the entire outstanding indebtedness shall be within the limit secured by the cash surrender value; otherwise, non-payment of interest shall render the Policy null and void, after one month's notice shall have been mailed by the Company to the last known address of the Insured and of the assignee of record, if any. After the expiration of the premium payment period interest in advance to the end of the policy year will be required. The whole or any part of the indebtedness may be repaid at any time while the Policy is in force. At the option of the Company, the loan may be deferred for a period not exceeding ninety days after application therefor is received by the Company, unless such loan is to be applied solely to the payment of premiums due to the Company.

7. REINSTATEMENT.—If this Policy shall lapse in consequence of non-payment of any premium when due, it may be reinstated at any time upon the production of evidence of insurability satisfactory to the Company, and the payment of all overdue premiums with interest at six per centum per annum; any loan which existed at date of default, together with interest at the same rate to the date of reinstatement, to be, at the option of the owner on application for such reinstatement, either repaid in cash or continued as an indebtedness against the Policy.

8. PARTICIPATION IN DIVISIBLE SURPLUS.—This Policy is a participating contract and the Company will annually ascertain and apportion any divisible surplus accruing hereon. The surplus as ascertained and apportioned shall, at the option of the owner, be either (a) paid in cash; or, (b) applied within the grace period toward the payment of any premium or premiums; or, (c) applied to the purchase of a participating paid-up addition to the sum insured; or, (d) left to accumulate to the credit of the Policy at such rate of interest as the Company may declare on such funds, and payable at maturity of the Policy or withdrawable in cash on any anniversary date of the Policy, the rate of interest to be not less than three and one-half per centum annually. If no other option is elected the divisible surplus will be applied to the purchase of a paid-up addition to the sum insured. Such paid-up addition may be surrendered at any time for a cash value not less in amount than that of the surplus originally applied to its purchase. The payment or apportionment of the divisible surplus shall not be conditioned upon the payment of the next premium. When in event of surrender or lapse this Policy is continued as paid-up insurance or continued term insurance it shall not share in the Divisible Surplus.

(See "Notice to Policy-holder" below.)

NOTICE TO POLICY-HOLDER.—The surplus accruing under policies of this class will probably not be sufficient to enable the Company to make a distribution of surplus under this policy before the end of the fifth year.

OPTIONAL SETTLEMENTS.

9. MODES OF SETTLEMENT.—Having hereby reserved such right the Insured, with right of revocation and change, by written notice to the Company at its Home Office, may elect to have the whole or any part of the net sum payable under this Policy, upon the death of the Insured, retained by the Company and paid out as provided below instead of in one sum. In case no such election has been made by the insured the beneficiary may so elect.

This Policy is to be surrendered at maturity and a supplementary contract issued for the option elected.

These modes of settlement are, however, not applicable to a Policy which is payable to an assignee, to a corporation, to a copartnership or association, or when the amount to be retained is less than one thousand dollars.

OPTION 1. INTEREST PAYMENTS.—The payment of interest on the amount left with the Company at the rate which the Company may each year declare on such funds (but at no less rate than three and one-half per centum per annum), payable at the end of each year for a specified number of years or during the lifetime of the payee, and at the end of the specified period or upon the death of the payee by the payment of the amount retained, together with any accrued interest for the year then current, to the person designated in said notice, or, if there be no person so designated, to the executors, administrators or assigns of the payee.

OPTION 2. INSTALMENT PAYMENTS.—The payment of equal annual or semi-annual instalments covering a specified number of years, in accordance with the table below for each one thousand dollars of said net sum, the first instalment being payable upon receipt of due proof of the death of the Insured.

OPTION 2. INSTALMENT PAYMENTS

No. Yrs. Specified.	Amount of Each Annual Instalment.	Amount of Each Semi-Annual Instalment.	No. Yrs. Specified.	Amount of Each Annual Instalment.	Amount of Each Semi-Annual Instalment.
1	$1000 00	504 34	16	$79 88	$40 38
2	508 60	256 54	17	76 38	38 60
3	344 86	173 98	18	73 26	37 02
4	263 04	132 72	19	70 48	35 62
5	214 00	107 98	20	67 98	34 38
6	181 32	91 52	21	65 74	33 24
7	158 02	79 76	22	63 70	32 22
8	140 56	70 96	23	61 86	31 28
9	127 00	64 12	24	60 16	30 44
10	116 18	58 66	25	58 62	29 66
11	107 34	54 22	26	57 20	28 94
12	99 98	50 50	27	55 90	28 28
13	93 78	47 38	28	54 68	27 68
14	88 48	44 70	29	53 56	27 12
15	83 90	42 40	30	52 54	26 60

OPTION 3. LIFE INCOME

Age of Payee at Death of Insured.	Amount of Each Instalment.	Age of Payee at Death of Insured.	Amount of Each Instalment.	Age of Payee at Death of Insured.	Amount of Each Instalment.
10 and under	$43 24	30	$48 36	50	$59 56
11	43 40	31	48 76	51	60 24
12	43 58	32	49 16	52	60 92
13	43 76	33	49 60	53	61 58
14	43 94	34	50 04	54	62 22
15	44 14	35	50 52	55	62 84
16	44 34	36	51 00	56	63 44
17	44 54	37	51 50	57	64 00
18	44 78	38	52 02	58	64 54
19	45 00	39	52 58	59	65 04
20	45 24	40	53 14	60	65 50
21	45 50	41	53 72	61	65 92
22	45 76	42	54 32	62	66 30
23	46 04	43	54 92	63	66 64
24	46 32	44	55 56	64	66 94
25	46 64	45	56 20	65	67 20
26	46 94	46	56 86	66	67 40
27	47 28	47	57 54	67 and over	67 50
28	47 62	48	58 20		
29	47 98	49	58 88		

OPTION 3. LIFE INCOME.—The payment of equal annual instalments for a fixed period of twenty years and for so many years

longer as the payee shall survive, in accordance with the table below for each one thousand dollars of said net sum, the first instalment being payable upon receipt of due proof of the death of the Insured.

Any instalments payable under option 2 or option 3 which shall not have been paid prior to the death of the payee, unless otherwise directed in said notice, shall be commuted at three and one-half per centum compound interest and be paid in one sum to the executors, administrators or assigns of the payee.

In lieu of semi-annual instalments under option 2, or annual instalments under option 3, quarterly or monthly payment thereof in proportionate parts may be elected, provided that no such proportionate payment be for less than ten dollars.

Unless otherwise specified in the written notice making such election, the supplementary contract on legal release thereof may at any time be surrendered for the amount retained, with any accrued interest, under option 1, or for the commuted value of the stipulated instalments yet to be paid under option 2, or for the commuted value of any of the first twenty instalments then remaining unpaid under option 3; such commutation under this option (3) shall, however, in nowise affect the payments conditional upon the lifetime of the payee after the term during which the instalments certain would have been payable; such commuted value under either option to be the amount as calculated by the Company on the basis of three and one-half per centum compound interest.

The sums payable under the foregoing options are based upon an assumed interest earning of three and one-half per centum, but if in any year the Company shall declare for that year, upon funds held by it under such options, a greater interest rate than three and one-half per centum, the sum payable under Option 2, or under Option 3 within the fixed period of twenty years, shall be increased accordingly.

10. TOTAL AND PERMANENT DISABILITY BENEFITS.—If, after this Policy has been in force one full year, and before default in the payment of any subsequent premium, the Company receives due proof that the Insured before attaining the age of sixty years, has become wholly and permanently disabled by bodily injury or disease, so that he is and will be permanently, continuously and wholly prevented thereby from performing any work for compensation or profit, the Company will waive payment of each premium as it thereafter becomes due during the Insured's said disability.

Any premium so waived shall not be deducted from the sum payable hereunder, and the values provided for under the provision "Options on Surrender or Lapse" shall be the same as if such premiums had been paid in cash. Provided, that always notwithstanding proof of disability may have been accepted by the Company as satisfactory, the Insured shall at any time, on demand from the Company, furnish due proof of the continuance of such disability; and if the Insured shall fail to furnish such proof, or if the Insured is able to perform any work or to follow any occupation whatsoever for compensation, or profit, all premiums thereafter falling due must be paid in conformity with the conditions of this Policy.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot, will be considered as total and permanent disability within the meaning of this provision.

This provision is granted without additional cost to the insured.

This receipt is not binding until the premium stipulated herein has actually been paid in cash, nor until countersigned by an authorized representative of the Company. If a check or draft is given in payment or part payment this receipt shall be void and of no effect if said check or draft is not paid on presentation.

This policy shall not take effect unless or until the full premium has been paid.

METROPOLITAN LIFE INSURANCE COMPANY.

ACKNOWLEDGES THE RECEIPT *of $*_____*the first*

_____*premium under this Policy,*

*Countersigned*_____*19*

JAS. S. ROBERTS,

_____ *Secretary.*

(*Signature.*)

Payments are invalid unless made in exchange for an official Home Office receipt signed by an Executive Officer (President, Vice-President, Secretary or Actuary) of the Company and properly countersigned.

The Company's agents have no authority to waive forfeitures, alter or amend the contract, to accept premiums in arrears or to extend due date of such premiums.

NOTICE TO POLICY-HOLDER.

PLEASE READ YOUR POLICY PROMPTLY UPON ITS RECEIPT.

Do not fail to notify the Company at its Home Office when you change your address.

When writing District Office

or the Home Office give your Policy Number and state clearly Name, Residence, County and State.

Checks, Drafts or Money Orders

in payment of premiums should be drawn to the order of Metropolitan Life Insurance Company.

Privilege of voting for Directors.

The election of Directors of the Company is to be held in New York on the second Tuesday in April, 1917, and every second year thereafter. The holder of this Policy while it remains in force, after one year from its date, will have a right to vote, either in person, or by proxy or by mail. For particulars how to vote, apply to the Secretary, No. 1 Madison Avenue, New York City.

In the event of the death of the Insured,

the Claimant should promptly advise the Home Office, in New York, or the District Office through which premium payments have been made. Pay nothing to any representative of the Company for preparation of claim papers. Deliver the Policy only to the Company's representative. The Company is glad to pay and there is no necessity for help or alleged influence in collecting.

It is not necessary to employ an attorney or any other person to collect the insurance under this Policy, or to secure any of the benefits it provides.

APPLICATION.

IT IS AGREED that inasmuch as only the Officers at the Home Office of the Company in the City of New York have authority to determine whether or not a Policy shall issue upon this application, and as they act on the written statements, answers and agreements herein made, no statements, promises or information made or given by or to the person soliciting or taking this application for a Policy, or by or to any other person, shall be binding on the Company or in any manner affect its rights, unless such statements, promises or information be reduced to writing and presented to the Officers of the Company at the Home Office.

And it is further declared and agreed that the foregoing statements and answers, and also the statements and answers to the Medical Examiner are correct and wholly true, and that they shall form the basis of the contract of insurance if one be issued.

It is further agreed that the Company shall incur no liability under this application until it has been received, approved and the Policy issued and delivered and the full first premium stipulated in the Policy has actually been paid to and accepted by the Company during the lifetime of the Life proposed.

MEDICAL EXAMINER'S FORM.

I HEREBY DECLARE that the application to the METROPOLITAN LIFE INSURANCE COMPANY for an insurance on my life was signed by me, and that I renew and confirm my agreements therein as to the answers given to the Medical Examiner, and I hereby declare that the said answers are correctly recorded hereon.

SUPPLEMENTAL AGREEMENT TO POLICY No. 99,999.

RESTRICTIONS AS TO MILITARY OR NAVAL SERVICE.—If within five years from the date of this Policy the Insured shall engage in Military or Naval Service in time of war, the liability of the Company in the event of the death of the Insured while so engaged, or within six months thereafter, will be limited to the return of the premiums paid hereon, exclusive of any extra premium paid for Military or Naval Service, less any indebtedness to the Company hereon; unless before engaging in such service or within thirty-one days thereafter, or at the time of paying the first premium hereon, if the Insured shall be then so engaged, the Insured shall pay to the Company at its Home Office in the City of New York such extra annual premium as may be required by the Company and shall pay an extra premium at the same rate annually on each anniversary of this Policy, or within thirty-one days thereafter, during the continuance of such service.

The first payment on account of such extra premium in each case where the Insured engages in such service subsequent to the date of issue of this Policy shall be the pro rata for the remainder of the current contract year.

Within one year after the termination of the war the Company will return such portion of the extra premium as in its judgment will not be required to cover the extra hazard.

Any Total and Permanent Disability Provision contained in this Policy shall become inoperative in the event of such service within five years, but shall be restored after discharge from such service on evidence of physical condition satisfactory to the Company.

IN WITNESS WHEREOF, THE METROPOLITAN LIFE INSURANCE COMPANY has caused this Agreement to be executed this *1st* day of *June*, 1917.

JAS. S. ROBERTS, *Secretary.* JNO. R. HEGEMAN, *President.*

WHOLE LIFE $5,000 POLICY WITH ANNUAL DISTRIBUTION OF SURPLUS WHEN ACCRUED

No. 99,999A. AGE, 35.
AMOUNT, $5,000. ANNUAL PREMIUM, $107.00.

METROPOLITAN LIFE INSURANCE COMPANY, INCORPORATED BY THE STATE OF NEW YORK.

A Mutual Life Insurance Company.

Premium

Insured Amount

Beneficiary

In Consideration of the application for this Policy, copy of which application is attached hereto and made part hereof, and of the payment of the annual premium of *One Hundred and Seven* Dollars and .... cents, and of the payment of a like amount upon each *first* day of *June* hereafter, until the death of the Insured, Promises to pay upon receipt at the Home Office of the Company in the City of New York of due proof of the death of *John Doe* (herein called the insured), *Five Thousand* Dollars, less any indebtedness hereon to the Company upon surrender of this Policy, properly receipted, to *Mary Doe, wife of the Insured,* beneficiary.

Provisions and Benefits

The Provisions and Benefits printed or written by the Company on the following pages are a part of this contract as fully as if recited over the signatures hereto affixed.

The following provisions or clauses in this form are the same as in the preceding policy: "Change of Beneficiary," "Restrictions," "Age," "Incontestability," "Assignment," "Reinstatement," "Participation in Divisible Surplus," "Optional Settlements," "Notice to Policyholder," and "War Clause."

In Witness Whereof, the METROPOLITAN LIFE INSURANCE COMPANY has caused this Policy to be executed this *first* day of *June,* 1917.

JAS. S. ROBERTS, *Secretary.* JNO. R. HEGEMAN, *President.*

PROVISIONS AND BENEFITS.

1. PAYMENT OF PREMIUMS—All premiums are payable annually in advance at said Home Office or to any agent of the Company upon delivery, on or before date due, of a receipt signed by the President, Vice-President, Secretary or Actuary of the Company and countersigned by said agent.

A grace of thirty-one days, without interest charge, shall be granted for the payment of every premium after the first during which period the insurance shall continue in force. If death occur within the days of grace any unpaid premium for the then current policy year shall be deducted from the amount payable hereunder.

The payment of a premium shall not maintain the Policy in force beyond the date when the next premium is payable except as herein provided.

5. OPTIONS ON SURRENDER OR LAPSE—Upon failure to pay any premium when due, this Policy, except as otherwise provided herein, shall immediately lapse. If, however, the lapse occur after three full years' premiums shall have been paid, the owner hereof, provided there be no indebtedness hereon, shall, upon written request filed with the Company at its Home Office together with the presentation of this Policy for legal surrender or for endorsement within three months from the due date of premium in default, be entitled to one of the following options:

First—A cash surrender value.

The Company in its discretion may defer the payment of the cash value for a period not exceeding ninety days after the application therefor is received by the Company.

Second—To have the insurance continued for a reduced amount of non-participating paid-up insurance (including any existing additions to the credit of the Policy), payable at the same time and under the same conditions as this Policy. Such paid-up insurance shall have an increasing cash surrender value equal to the full reserve at the date of surrender, or a loan value up to the limit of the cash surrender value. Interest on loan under such paid-up insurance shall be payable annually in advance to the end of the policy year at the rate of six per centum per annum.

Third—To have the insurance continued for its original amount as term insurance in whole number of months from due date of premium in default, without participation and without the right to loan, but with a cash surrender value decreasing each year and ceasing entirely upon the expiry of the extension term, which value shall be the full reserve in even dollars for each one thousand dollars of insurance at the date of surrender.

If the owner shall not, within three months from due date of premium in default, surrender this Policy to the Company at its Home Office for a cash surrender value or for endorsement for paid-up insurance or term insurance as provided in the above options, the policy shall be continued for a reduced amount of paid-up insurance as provided in the second option.

The values of these options which are mathematical equivalents, have been calculated on the basis of the American Experience Mortality Table, with interest at three and one-half per centum per annum in even dollars for each one thousand dollars of insurance, and in even months as to term insurance, and produce the results set forth in the table herein at the end of the respective years. Values for other years (after the twentieth) will

be computed upon the same basis and furnished upon request of the Insured.

Any indebtedness to the Company under this Policy will be deducted from the cash value; and such indebtedness will also reduce the amount of paid-up insurance or the amount continued as term insurance in such proportion as the indebtedness bears to the cash value at due date of premium in default.

The reserve for which funds are to be held on this Policy shall be computed upon the American Experience Mortality Table with interest at three and one-half per centum per annum.

TABLE OF GUARANTEED LOAN VALUES AND SURRENDER OPTIONS

Surrender charge having been deducted

End of Year	Cash Value or Loan Value	Paid-up Nonparticipating Life Insurance	Nonparticipating Term Insurance Continued for Years	Months	End of Year	Cash Value or Loan Value	Paid-up Nonparticipating Life Insurance	Nonparticipating Term Insurance Continued for Years	Months
3	$182	$ 463	4	1	13	$ 923	$1896	14	4
4	246	614	5	7	14	1008	2027	14	9
5	313	764	7	0	15	1095	2154	15	0
6	382	913	8	4	16	1184	2279	15	3
7	453	1060	9	7	17	1274	2400	15	5
8	526	1204	10	9	18	1366	2518	15	6
9	601	1347	11	8	19	1459	2633	15	6
10	678	1488	12	7	20	1553	2744	15	6
11	758	1627	13	3	25	2036	3248	14	10
12	839	1763	13	10	30	2523	3666	13	8

The Cash Value or Loan Value at any time other than the end of the policy year (provided the full year's premium has been paid) shall be the value at the end of the current policy year, discounted at the rate of six per centum per annum.

6. LOANS—At any time after three full years' premiums have been paid and while this Policy is in force, the Company, on proper and lawful assignment and delivery of this Policy, will loan, on the sole security thereof, up to the limit secured by the cash surrender value as increased by the value of any paid-up additions. The loan will bear interest at the rate of six per centum per annum payable annually on the anniversary of the Policy. If interest be not paid when due, it shall be added to the principal, provided the entire outstanding indebtedness shall be within the limit secured by the cash surrender value; otherwise, non-payment of interest shall render the Policy null and void, after one month's notice shall have been mailed by the Company to the last known address of the Insured and of the assignee of record, if any. The whole or any part of the indebtedness may be repaid at any time while the Policy is in force. At the option of the Company, the loan may be deferred for a period not exceeding ninety days after application therefor is received by the Company, unless such loan is to be applied solely to the payment of premiums due to the Company.

Notice to Policyholder.—The surplus accruing under policies of this class will probably not be sufficient to enable the Company to make a distribution of surplus under this policy before the end of the fifth year.

20-PAYMENT LIFE NON-PARTICIPATING POLICY WITH DISABILITY BENEFIT RIDER.

No. 99999. AGE, 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $285.00.

THE MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

Hereby Agrees and promises to pay the sum of *Ten Thousand Dollars,* the amount of this Policy, at its Home Office, in the City of Detroit, (any balance of the current year's premium and any indebtedness of the insured or beneficiary to this company being first deducted therefrom) when it has received due proof of the death of *John Doe,* of *Detroit,* County of *Wayne,* State of *Michigan,* whose life is hereby insured, subject to the conditions contained herein: If at the time the application is made, the insured has therein reserved the right to change the beneficiary, this policy will be payable to the person last designated under that right, and the insured may, providing this policy has not been assigned, change the beneficiary or beneficiaries at any time by filing with the Company a written request, duly acknowledged and accompanied by this policy; such change to take effect upon the endorsement of the same upon the policy by the Company. Subject to the above provision, the sum insured is payable to *his wife, Mary Doe, if living; if not living, then to his* administrators, executors or assigns of the insured. This policy is issued in consideration of the application therefor, a copy of which is attached to and is made a part of this contract, the same being accepted by the insured on the following conditions: The *Annual* premium of *Two Hundred Eighty-five and 00/100* Dollars shall be paid in advance to the Company at its Home Office in the City of Detroit, or to its authorized agent, on delivery of this policy, and a like sum shall be paid before twelve o'clock noon on the *1st* day of *June* in each year until *twenty* annual premiums shall have been paid or until the death of the insured, should that event sooner occur. Such payment of premium shall be made in advance either at the Home Office of the Company or to an authorized agent of the Company upon delivery of a receipt signed by the President or Secretary and countersigned by the collecting agent.

This policy shall not take effect unless the first premium is paid in cash or a note for extension of time for such payment is accepted by the Company at its Home Office at Detroit, Michigan, nor unless the insured be alive and in good health at the time of its delivery.

LOAN.—After three full years' premiums have been paid, the Company will, at any time while this policy is in force, advance upon proper assignment of the policy and upon the sole security thereof a sum equal to (or, at the option of the insured, less than) the reserve on this policy at the end of the current year; (such reserve being computed upon the basis of the American Experience Table of Mortality with three and one-half per cent. interest) less a sum not more than two and one-half per cent. of the amount

insured by the policy, first deducting from said loan value any unpaid balance of the current year's premium and any other existing indebtedness to the Company on account of this policy.

Interest on said loan will be charged at the rate of *six* per cent per annum, payable in advance to the end of the current policy year and semi-annually thereafter.

The Company, at its option, may defer completion of the loan for six months after application therefor is made.

Failure to repay any such loan or interest will not void the policy unless the total indebtedness thereon, to the Company, equals or exceeds the loan value of the same, nor until one month after notice has been mailed, by the Company, to the last known address of the insured and his assignee, if any.

EXTENDED INSURANCE.—If the premiums are not paid as provided herein, then in every such case the Company shall not be liable for the sum insured and the policy shall cease and determine, excepting only that if default be made in the payment of any premium *after* three full years' premiums have been paid and there be no indebtedness on account of this policy, the full amount of this policy will be carried as Non-Participating Term Insurance for such a period as the reserve of the policy (computed upon the three and one-half per cent American Experience Table of Mortality) less a sum, not more than two and one-half per cent of the amount insured, will pay for when used as a net premium.

If there is any loan or other indebtedness against the policy at the time of default, the value that otherwise would be used to purchase extended insurance will be reduced by the amount of the loan or indebtedness, with interest, and the remainder used as a net premium to purchase Non-Participating Term Insurance for an amount equal to the face of the policy less such indebtedness.

This Non-Participating term insurance shall be subject to all the conditions of this policy, except as to the payment of premiums and except the right to loans.

PAID-UP INSURANCE.—In lieu of the Extended Insurance hereinbefore provided for, after the payment of three full years' premiums and default in the payment of any subsequent premium, the insured may, by return of the policy with a written request to the Company within one month after such default, have the policy carried as Paid-up Non-Participating insurance for a fractional part of the sum insured, according to the table of values endorsed hereon; such values being subject to decrease on account of any indebtedness of the insured or beneficiary to the Company. All values after the twentieth year not endorsed in the table of paid-up insurance hereon, will not be less than the equivalent of the full reserve of this policy according to the Michigan standard of valuation.

CASH VALUE.—After premiums have been paid for three full years, if default be made in the payment of any subsequent premium and this policy be surrendered fully receipted by the insured and beneficiary within one month after such default, the Company will pay for such surrender an amount at least equal to the sum that would otherwise be available for the purchase of Extended Insurance, less any unpaid balance of a current year's premium and any other existing indebtedness to the Company on account of this policy.

The amount of this cash value, subject to indebtedness, is shown in the table printed hereon and payment of the same may be deferred not longer than six months after application for it is made. Cash values after the twentieth year not endorsed upon this policy will not be less than the full reserve of this policy according to the Michigan standard of valuation.

RESTORATION OF POLICY.—If this policy shall not have been surrendered to the Company and cancelled, it may be reinstated on written application within three years after the non-payment of any premium, subject to evidence of insurability satisfactory to the Company and the payment of arrears of premium with five per cent interest and the repayment or renewal of any indebtedness out-

standing at the time of default in the payment of premiums, with interest.

GRACE IN PAYMENT OF PREMIUMS.—After this policy has been in force one year, a grace of thirty-one days will be allowed for the payment of any premium due thereon, during which period this policy shall remain in force for the full amount; but in the event of the death of the insured during such term of grace the full premium for the then current policy year, or any unpaid balance thereof, shall be deducted from the amount payable under the policy.

INCONTESTABLE PROVISION.—This policy with the application therefor, a copy of which is hereto attached, shall constitute the entire contract between the parties thereto and shall be incontestable after two years from date, except for infraction of the provisions for the payment of premiums, for military or naval service in time of war. In the event of the death of the insured while engaged in military or naval service in time of war, or in consequence of such service, the Company shall be liable under this policy for only the legal reserve thereon as of the end of the policy year for which premium has been paid.

If the age of the insured is misstated, the Company will be liable only for such an amount as the premium received would have paid for at the rates charged by the Company at this date for persons of the insured's correct age.

No agent has the power to change the terms of this contract nor to extend the time for the payment of any premium, nor by any writing or otherwise to bind the Company in any way not set forth in this policy.

IT IS UNDERSTOOD AND AGREED that when the first premium has been paid the insurance under the terms and conditions of this contract shall commence and take effect from the day and date of this policy.

ASSIGNMENTS.—If this policy is assigned or held as security, written notice shall be given to the Company, and proof of interest produced with proof of death.

The Company will take no responsibility as to the validity of any assignment.

NON-PARTICIPATING.—This policy shall not participate in any distribution of surplus.

ALL STATEMENTS made by the insured in the application for this policy shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the policy unless it is contained in the written application, a copy of which is hereto attached and made a part of this policy.

TABLE OF LOAN VALUES, CASH VALUES, PAID-UP AND EXTENDED INSURANCE.

Policy Year	Loan or Cash Value	Paid-up Insurance	Extended Insurance		Policy Year	Loan or Cash Value	Paid-up Insurance	Extended Insurance	
			Yrs.	Days				Yrs.	Days
3	$370	$1500	4	90	14	$3280	$7000	22	300
4	590	2000	6	300	15	3650	7500	24	0
5	820	2500	9	120	16	4010	8000	25	0
6	1060	3000	11	270	17	4390	8500	26	90
7	1300	3500	13	300	18	4790	9000	27	300
8	1550	4000	15	240	19	5220	9500	30	60
9	1810	4500	17	90	20	5660	10000	Life	
10	2090	5000	18	270	25	6270	.....	.....	.....
11	2370	5500	19	330	30	6880	.....	.....	.....
12	2660	6000	21	0	35	7470	.....	.....	.....
13	2970	6500	22	0	40	8000	.....	.....	.....

The values given in the above table are for the end of the policy years named and are based upon the assumption that there is no indebtedness to the Company on account of this policy, and that all premiums due have been paid.

INSTALMENT BENEFITS.—In lieu of payment in one sum, the insured, by written request, while this policy is in force, may elect to have the proceeds made payable either in a limited number of annual instalments or in annual instalments continuous during the

life of the beneficiary. Such request will become operative upon appropriate endorsement on the policy by the Company and the amount of the instalments will be based upon the sum payable under the policy and will be determined from the tables given below.

The first instalment will be paid immediately upon receipt and approval of proof of death of the insured and subsequent instalments annually thereafter.

LIMITED INSTALMENT TABLE FOR EACH $1,000 OF INSURANCE.

Number of Instalments	Amount of each Instalment	Number of Instalments	Am't of each Instalment	Number of Instalments	Amount of each Instalment
1	$1000 00	11	$104 93	21	$62 98
2	507 39	12	97 54	22	60 92
3	343 23	13	91 29	23	59 04
4	261 19	14	85 94	24	57 32
5	212 00	15	81 33	25	55 76
6	179 23	16	77 29	26	54 31
7	155 83	17	73 74	27	52 97
8	138 31	18	70 59	28	51 74
9	124 69	19	67 78	29	50 60
10	113 82	20	65 26	30	49 54

CONTINUOUS INSTALMENT TABLE.

Age of Beneficiary at death of insured and amount of each instalment for each $1,000 payable in one sum.

Age	Amount	Age	Amount	Age	Amount	Age	Amount	Age	Amount
10	$39 52	21	$41 95	32	$45 88	43	$51 81	54	$59 33
11	39 76	22	42 22	33	46 27	44	52 46	55	59 97
12	39 89	23	42 53	34	46 74	45	53 12	56	60 58
13	40 08	24	42 84	35	47 23	46	53 80	57	61 16
14	40 28	25	43 16	36	47 73	47	54 50	58	61 71
15	40 49	26	43 49	37	48 26	48	55 19	59	62 24
16	40 71	27	43 84	38	48 80	49	55 89	60	62 71
17	40 95	28	44 21	39	49 36	50	56 60	61	63 15
18	41 18	29	44 59	40	49 95	51	57 30	62	63 54
19	41 43	30	44 98	41	50 55	52	57 98	63	63 89
20	41 69	31	45 40	42	51 17	53	58 67	64	64 19

TWENTY INSTALMENTS WILL BE PAID CERTAIN, and should the Beneficiary die before the full twenty instalments have been paid, the remainder of such twenty instalments may, if desired, be commuted at the rate of three and one-half per cent.

In Witness Whereof, THE MICHIGAN MUTUAL LIFE INSURANCE COMPANY has caused this policy to be signed by its President and Secretary at its Office in the City of Detroit, this *First* day of *June*, A. D. One Thousand Nine Hundred and *Seventeen*.

A. F. MOORE,
Secretary.

O. R. LOOKER,
President.

AGREEMENT SUPPLEMENTARY to Policy No. 99,999, upon the life of John Doe.

In consideration of the payment of an additional premium of *Two and 50/100* Dollars, and a like payment at the beginning of each policy year during the continuance of this agreement, the Michigan Mutual Life Insurance Company, of Detroit, Michigan, hereby grants the following:

WAIVER OF PREMIUMS IN EVENT OF PERMANENT TOTAL DISABILITY.

After payment of premiums for at least one full year and before default in the payment of any subsequent premium, if the Insured, before attaining the age of 60 years, shall furnish proof satisfactory to the Company that he has become wholly and permanently disabled by bodily injury or by disease, so that he is and will be permanently, continuously and wholly prevented thereby from performing any work for compensation or profit, or from following any gainful occupation, and that such disability has then existed for not less than sixty days (60 days), the Company will waive payment of the premium thereafter becoming due under the policy during the continuance of such disability. The premiums so waived shall effect no change in the table of Loan and Surrender Values, and such values shall be the same as if the premiums had continued so to be paid to the Company regularly when due. Provided that, notwithstanding proof of disability may have been accepted by the Company as satisfactory, the Insured shall at any time, on demand, furnish to the Company satisfactory proof of the continuance of such disability; and if the Insured shall fail to furnish such proof, or if it shall appear to the Company that the Insured is able to perform any work or to follow any occupation whatsoever for compensation, gain or profit, all premiums thereafter falling due shall be paid by the Insured in conformity with the terms of the policy.

It is further agreed that the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrist or of both feet at or above the ankles, or of one entire hand and one entire foot by the Insured before attaining the age of sixty years will be considered as total and permanent disability within the meaning of this provision, and the Company upon satisfactory proof of such loss or severance will waive the premiums thereafter becoming due under the policy.

Detroit, Michigan, June 1, 1917.

O. R. LOOKER,
President.

APPLICATION

I hereby reserve the right to change the beneficiary at any time, with the consent of the Company, provided the policy has not been assigned, and I agree for and on behalf of myself and the beneficiary or beneficiaries named above or hereafter designated that if such right is exercised it shall be in the manner provided by the policy to be issued under this application, and the payment to the beneficiary or beneficiaries last designated by such change shall be in full satisfaction and discharge of said policy.

I HEREBY DECLARE AND REPRESENT, That the above are true answers to the foregoing printed questions, and I hereby agree that these statements, whether written by my own hand or not, shall form the basis of the contract for the policy of insurance hereby applied for, and that any fraudulent answers, any suppression of facts in regard to my health, habits, occupation or circumstances, or neglect to pay the premium on or before the day it becomes due, as specified in said policy, shall void the policy and forfeit all payments made thereon, except as provided in the policy.

I hereby agree that the policy shall not take effect unless the first premium is paid in cash to the Company or its authorized agent, or a note for extension of time for such payment is accepted by the Company at its Home Office in Detroit; nor unless I am alive and in good health at the time of its delivery.

And I further agree that if the first or any subsequent premium on the policy shall be settled wholly or in part by note or other obligation, whether of the beneficiary, myself, or any third party, such settlement shall not be deemed a payment, but only an extension of the time for the payment of such premium; and, if such note or other obligation, or any renewal thereof, shall not be fully paid when due, then for any loss occurring while such note or other obligation remains due and unpaid, the Company shall not be liable, but the whole amount of the premium included in such note or other obligation shall be considered as earned and the Company may collect the same.

I also agree for myself and for all who may be interested as claimants under any policy issued upon this application, that I will not engage in any Military or Naval service in time of War, and that should I commit suicide within two years next following the date of issue of any such policy issued hereon (whether sane or insane at the time of such act), in that event the amount then payable under said policy shall be only the amount of the legal reserve upon such policy, computed in accordance with the statutes of the State of Michigan.

I also agree for myself and for all who may be interested as claimants under any policy issued upon this application, that if the replies to the foregoing questions are written in by a representative of the insuring company, it is done with the distinct understanding by me that such replies are dictated by me; that I have carefully reviewed the same; that they are all correctly recorded herein; and I also further agree that any statements or representations made by me or any other person to such representative in connection with this application for life insurance will not be binding upon the said insurance company unless the same are expressly stated herein.

All statements made by me in the application for this policy shall, in the absence of fraud, be deemed representations.

I also understand and agree that no agent has the power to change the terms of this contract nor to extend the time for the payment of any premium.

IT IS UNDERSTOOD AND AGREED, That when the first premium has been paid, the insurance under the terms and conditions of this contract shall commence and take effect from the day and date of this policy.

It is also understood that the payment of any note or obligation received under the terms of this application shall, in no manner whatsoever, be contingent upon any conditions not expressed in such note or obligation.

MEDICAL EXAMINER'S FORM.

I have reviewed and understand all of the above questions and answers thereto, and they are hereby made part of my application for insurance in the MICHIGAN MUTUAL LIFE INSURANCE COMPANY and I hereby declare said answers and each of them, as written, to be full, complete and true, that I am the person described above and in Part I of this application, that the application was signed by me, and that the answer to each question in Parts I and II of my application was hereon recorded in writing before I signed the same.

I declare that I saw the applicant sign this application, and that the applicant reviewed with me the above declaration, and also the answers to questions, all of which were written in before he signed the same.

Witness.....Medical Examiner.

WHOLE LIFE $5,000 NON-PARTICIPATING POLICY.

No. 99999. AGE, 35.
AMOUNT, $5,000. ANNUAL PREMIUM, $100.45.

THE MICHIGAN MUTUAL LIFE INSURANCE COMPANY

Hereby Agrees and promises to pay the sum of *Five Thousand Dollars*, the amount of this Policy, at its Home Office, in the City of Detroit, (any balance of the current year's premium and any indebtedness of the insured or beneficiary to this company being first deducted therefrom) when it has received due proof of the death of *John Doe*, of *Detroit*, County of *Wayne*, State of *Michigan*, whose life is hereby insured, subject to the conditions contained herein: If at the time the application is made, the insured has therein reserved the right to change the beneficiary, this policy will be payable to the person last designated under that right. Subject to the above provision, the sum insured is payable to *his wife, Mary Doe, if living; if not living, then to his* administrators, executors or assigns. This policy is issued in consideration of the application therefor, a copy of which is attached to and is made a part of this contract, the same being accepted by the insured on the following conditions: The *Annual* premium of *One Hundred and 45/100* Dollars shall be paid in advance to the Company at its Home Office in the City of Detroit, or to its authorized agent, on delivery of this policy, and a like sum shall be paid on or before twelve o'clock noon on the *19th* day of *October* each year thereafter during the lifetime of the insured. If the right has been reserved in the application for this policy, the insured may, providing this policy has not been assigned, change the beneficiary or beneficiaries at any time by filing with the Company a written request, duly acknowledged and accompanied by this policy; such change to take effect upon the endorsement of the same upon the policy by the Company. This policy shall not take effect unless the first premium is paid in cash or a note for extension of time for such payment is accepted by the Company at its Home Office at Detroit, Michigan, nor unless the insured be in good health at the time of its delivery to him.

Age 35.

Whole Life Policy.

Premiums Payable During Life.

All premiums upon this policy shall be paid in advance either at the Home Office of the Company in Detroit, Michigan, or to an authorized agent of the Company upon delivery of a receipt signed by the President or Secretary.

Non-Participating.

The following provisions or clauses in this form are the same as in the preceding policy: "Loan," "Extended Insurance," "Restoration of Policy," "Grace," "Incontestable Provision," "It is Understood and Agreed," "Assignment," "Non-participating," "All Statements," and "Installment Benefits."

PAID-UP INSURANCE.—In lieu of the Extended Insurance hereinbefore provided for, after the payment of three full years' premiums and default in the payment of any subsequent premium, the insured may, by return of the policy with a written request to the Company within one month after such default, have the policy carried as Paid-up Non-participating insurance for a fractional part of the sum insured, according to the table of values endorsed hereon. The amount of such Paid-up Non-participating insurance will be endorsed upon the policy, and shall be at least equal in value to the extended insurance above provided for. All values after the twentieth year not endorsed in the table of paid-up insurance hereon will not be less than the equivalent of the full reserve of this policy according to the Michigan standard of valuation.

CASH VALUE.—After premiums have been paid for three full years, if default be made in the payment of any subsequent premium and this policy be surrendered fully receipted by the insured and beneficiary within one month after such default, the Company will pay for such surrender an amount at least equal to the sum that would otherwise be available for the purchase of Extended Insurance as hereinbefore provided.

The amount of this Cash Value is shown in the table printed hereon and payment of the same may be deferred not longer than six months after application for it is made. Cash values after the twentieth year not endorsed upon this policy will not be less than the full reserve of this policy according to the Michigan standard of valuation.

No agent has the power to change the terms of this contract nor to extend the time for the payment of any premium, nor by any writing or otherwise to bind the Company in any way not set forth in this policy.

TABLE OF LOAN VALUES, CASH VALUES, PAID-UP AND EXTENDED INSURANCE.

Policy Year	Loan or Cash Value	Paid-up Insurance	Extended Insurance		Policy Year	Loan or Cash Value	Paid-up Insurance	Extended Insurance	
			Yrs.	Days				Yrs.	Days
3	$182	$ 463	4	45	12	$ 839	$1763	13	315
4	246	614	5	211	13	923	1896	14	135
5	313	764	7	0	14	1008	2027	14	277
6	382	913	8	130	15	1095	2154	15	15
7	453	1060	9	225	16	1184	2279	15	98
8	526	1204	10	275	17	1274	2400	15	150
9	601	1347	11	265	18	1366	2518	15	182
10	678	1488	12	211	19	1459	2638	15	190
11	758	1627	13	110	20	1553	2744	15	184

In Witness Whereof, THE MICHIGAN MUTUAL LIFE INSURANCE COMPANY has caused this policy to be signed by its President and Secretary at its Office in the City of Detroit, this *Nineteenth* day of *October,* A. D. One Thousand Nine Hundred and *Fifteen.*

A. F. MOORE, *Secretary.* O. R. LOOKER, *President.*

20-PREMIUMS LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99,999. AGE 35.
AMOUNT, $10,000.00. PREMIUM, $374.80.

THE MINNESOTA MUTUAL LIFE INSURANCE COMPANY OF MINNESOTA.

(ORGANIZED AUGUST SIXTH 1880)

In Consideration of the annual premium of *Three Hundred Seventy-four and 80/100* Dollars, and of the further payment of a like sum on or before the *First* day of *June* in every year during the life of the Insured, or until premiums for *Twenty* full years shall have been duly paid,

Promises to pay at the Home Office of the company in St. Paul, Minnesota, immediately upon receipt of due proof of the death of *Richard Roe*, of *St. Paul*, State of *Minnesota*, herein called the Insured, *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current Policy year, to *his wife, Mary Roe*, Beneficiary with right of revocation.

PAYMENT OF PREMIUMS.—The Company will accept payment of premiums at other times than as stated above, as follows:

One Hundred Ninety-four and 90/100 Dollars on the *1st* day of *June* and *December*, or *Ninety-nine and 30/100* Dollars on the *1st* day of *June, September, December and March*. Except as herein provided, the payment of a premium or instalment thereof shall not maintain this Policy in force beyond the date when the next premium or instalment thereof is payable. All premiums are payable in advance at said Home Office, or to an agent of the Company upon delivery of a receipt signed by the President or Secretary, and countersigned by said agent.

A grace of one month, not less than thirty days and without interest therefor, shall be granted for the payment of every premium after the first, during which month the insurance shall continue in force. If the Insured shall die during the month of grace the overdue premium will be deducted from any amount payable hereon in any settlement hereunder.

SPECIAL DISABILITY FEATURE.—After one full annual payment shall have been made and before default in the payment of any subsequent premium, if the Insured shall not have attained the age of 60 years, and shall furnish to the Company satisfactory proof that he has become totally and permanently disabled by bodily injuries or disease, so that he is and will be permanently, continuously and wholly prevented thereby for life from performing any work for compensation or profit, or from following any gainful occupation, the Company by an endorsement in writing on this Policy will waive the payment of premiums thereafter becoming

due. Any premiums so waived shall not be deducted from the sum payable under the Policy and the loan and cash values described on the second page hereof shall be the same as if such premiums were actually paid in cash. Provided, that notwithstanding proof of disability may have been accepted by the Company as satisfactory, the Insured shall at any time on demand furnish the Company with satisfactory proof of the continuance of such disability; and if the Insured shall fail to furnish such proof or if it shall appear to the Company that the Insured is able to perform any work or engage in any occupation whatsoever, for gain, compensation or profit, payment of subsequent premiums shall then be resumed by the Insured as originally provided in the Policy.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot, will be considered as total and permanent disability within the meaning of this provision.

RIGHTS OF THE INSURED.—When the right to change the beneficiary is reserved, the Insured subject to any existing assignment of the Policy, may without the consent of the beneficiary or beneficiaries, receive every benefit, exercise every right, and enjoy every privilege conferred by this Policy.

PARTICIPATION.—This policy shall participate in the Surplus of the Company, and beginning at the end of the second Policy year the Company will annually determine and account for the portion of the divisible surplus accruing hereon.

Dividends at the option of the owner of the Policy shall, at the end of two years from the date hereof, and annually thereafter, be either

(1) Paid in cash, or

(2) Applied toward the payment of any premium or premiums, or

(3) Applied to the purchase of paid-up additions to the Policy, or

(4) Left to accumulate to the credit of the Policy with interest at not less than three and one-half per centum per annum and payable at the maturity of the Policy, but withdrawable on any anniversary of the Policy.

Unless the owner of this Policy shall elect within three months after the mailing by the Company of a written notice requiring such election, the dividends shall be paid in cash. Paid-up additions are convertible into cash at any time, and if so converted their cash value will be the full reserve therefor on the American Experience Table of Mortality with interest at three and one-half per centum per annum, not less however than the amounts of the original dividends.

PAID-UP OPTION.—Whenever the reserve on this Policy and on any existing dividend additions, at the end of any Policy year shall equal or exceed the single premium at the Insured's attained age according to the American Experience Table of Mortality with interest at three and one-half per centum, for an amount of Insurance equal to the face of this Policy, the Company at the written request of the Insured will endorse the Policy (subject to any

existing indebtedness) as participating paid-up insurance for such an amount as the said reserve will purchase at the premium named.

CHANGE OF PLAN.—While this Policy is in full force it may be changed at any time, without medical examination to any other form of Life or Endowment Policy in use by the Company at the time this Policy was issued, provided the rate of premium is not thereby diminished. For any such change the Company will require the payment of such an amount as is determined by it under its then existing rules and the new Policy shall be of the same number, age at issue, date of issue and amount as this Policy.

OPTIONS ON SURRENDER OR LAPSE.—After premiums have been paid hereon for three full years, this Policy will have a value equal to the full reserve on the Policy and on any paid-up dividend additions, computed as of the date to which premiums have been paid, and based upon the American Experience Table of Mortality with interest at three and one-half per centum per annum, less any existing indebtedness to the Company on this Policy.

Said value may be used at the option of the Insured in any one of the following three ways: (1) Applied to the purchase of extended insurance, commencing from the date to which premiums have been paid, without future participation, and without the right to loans or cash values, for the face amount of the Policy, plus any outstanding paid-up dividend additions and less any indebtedness hereon, and for such a term of years and months as said value taken as a single premium at the Insured's then attained age will provide according to the American Experience Table of Mortality with interest at three and one-half per centum per annum. Any outstanding dividends which have been left to accumulate at interest will be then paid in cash, or, if the Insured so elects before the expiration of the days of grace they may be left at interest but withdrawable on any subsequent anniversary of the Policy or at the expiration of the term of extension. (2) Applied to the purchase of non-participating paid-up insurance, payable at the same time and on the same conditions as this Policy, but without the right to loans or cash values, for such an amount as said value taken as a single premium at the Insured's then attained age, will provide according to the American Experience Table of Mortality with interest at three and one-half per centum per annum. Written request must be made for this option accompanied by this Policy for surrender or endorsement at the Home Office before the expiration of the days of grace. Any dividends which have been left to accumulate at interest will be then paid in cash or if the Insured so elects before the expiration of the days of grace they may be left at interest but withdrawable on any subsequent anniversary of the Policy, or on payment of the paid-up insurance as a death claim. (3) Collected in cash on written request and proper surrender of this Policy before the expiration of the days of grace. The amount of any outstanding dividends which have been left to accumulate at interest will also be paid in cash in that event. Payment may be deferred by the Company for a period not exceeding ninety days.

The figures in the following table are computed in accordance with the above provisions and upon the assumption that there is no indebtedness on the Policy and that there are no outstanding dividends or dividend additions. Figures for years not shown will be furnished upon request and will be upon the same basis:

At End of Year	(a) Cash or Loan Value	(b) Continued Insurance		(c) Paid-Up Life Insurance	At End of Year	(a) Cash or Loan Value	(b) Continued Insurance		(c) Paid-up Life Insurance
		Yrs.	Mo.				Yrs.	Mo.	
3	$ 420	4	11	$1080	12	$2790	21	10	$5870
4	650	7	6	1630	13	3100	22	10	6390
5	880	10	1	2160	14	3430	23	9	6910
6	1130	12	6	2700	15	3770	24	9	7420
7	1380	14	7	3240	16	4120	25	9	7940
8	1640	16	6	3770	17	4480	26	11	8450
9	1910	18	1	4300	18	4860	28	5	8960
10	2190	19	6	4820	19	5250	30	7	9480
11	2490	20	9	5340	20	5660	Paid-up		10000

After premiums for three full years shall have been paid, if default occurs in payment of any subsequent premium, and if the Insured shall not elect before the expiration of the days of grace to have the value of the Policy applied under Option (2) or Option (3), the value will be applied as provided in Option (1). If default occurs before premiums for three full years have been paid this Policy will have no value and the insurance will cease and determine.

REINSTATEMENT.—Unless surrendered for cash, this Policy may be reinstated at any time after default upon evidence of insurability satisfactory to the Company, and by payment of arrears of premiums with interest at six per centum per annum; any indebtedness which existed at date of default together with interest to the date of reinstatement, to be at the option of the Insured on application for reinstatement, either repaid in cash or continued as an indebtedness against the Policy.

CONDITIONS AND PRIVILEGES.—The Insured is privileged to travel or reside in any part of the world and may engage in any occupation. This Policy does not insure against the death of the Insured caused by his or her own hand or act, while sane or insane, during the first year from the date hereof, and in the event of such death the liability of the Company shall be the amount of the premiums paid.

This Policy and the application therefor, a copy of which is hereto attached and made a part hereof, constitute the entire contract between the parties and shall be incontestable after one year from the date hereof except for non-payment of premiums and except as otherwise provided in the Policy. All statments made by the Insured shall in the absence of fraud be deemed representations and not warranties, and no such statement shall avoid this Policy unless it is contained in the written application herefor.

If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

ASSIGNMENT.—No assignment of this Policy shall be binding upon the Company until it be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity or effect of any assignment, and any claim made by reason of any such assignment shall be subject to proof of interest and extent thereof.

LOANS.—After three full years' premiums have been paid and while this Policy is in full force by the payment of premiums, the Company will loan on the sole security of the Policy and on proper assignment thereof, an amount not exceeding its cash value at the end of the then current Policy year. Interest on loans will be at a rate not exceeding six per centum per annum, which if not paid annually shall be added to the principal and bear interest at the

same rate. The Company will deduct from such loan any existing indebtedness or previous advances on the Policy and any unpaid balance of premium for the current Policy year, and may collect interest in advance on the loan to the end of the current Policy year. Failure to repay any such advance, or to pay interest, shall not avoid this Policy unless the total indebtedness hereon to the Company shall equal or exceed the cash value of the Policy at the time of such failure, and until one month after notice shall have been mailed to the last known address of the Insured and of the assignee, if any. Consummation of loans may be deferred by the Company for a period not exceeding ninety days. No condition other than as herein provided shall be exacted as a prerequisite to any such advance.

VALUATION.—The first year's insurance under this policy is Term Insurance.

CHANGE OF BENEFICIARY.—When the right of revocation has been reserved, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the Insured subject to any existing assignment of the Policy may at any time, and from time to time, nominate a new beneficiary or beneficiaries by filing with the Company a written request duly acknowledged, accompanied by this Policy for endorsement. Such change shall not take effect, however, until it has been endorsed upon the Policy by the Company. When the right of revocation has not been reserved such right may be resumed by the Insured at any time by filing with the Company a written request signed by the Insured and the then irrevocable beneficiary or beneficiaries and duly acknowledged. The resumption of such right of change shall be operative when so acknowledged by the Company. If the beneficiary or beneficiaries named hereunder shall die before the Insured, and the Insured shall not have named a new beneficiary, the proceeds of this Policy shall be payable to the Insured's executors, administrators or assigns.

OPTIONS AT MATURITY.—The Insured, by written notice to the Company at its Home Office, and with the written consent of the assignee and irrevocable beneficiary, if any, may elect at any time and from time to time to have the net sum payable at maturity under this Policy paid either in cash or as follows:

(1) By the payment of interest thereon at three and one-half per centum per annum, payable annually to the payee under this Policy at the end of each year during the life of the payee and by the payment upon the death of the payee of the said net sum and accrued interest to the executors, administrators, or assigns of the payee, unless otherwise directed in said notice.

(2) By the payment of equal annual instalments for a specified number of years, the first instalment being payable immediately, in accordance with the following table for each One Thousand Dollars of said net sum.

(3) By the payment of equal annual instalments payable at the beginning of each year for a fixed period of twenty years or for so many years longer as the payee shall survive, in accordance with the following table for each One Thousand Dollars of said net sum. This option cannot be selected if there be more than one payee.

Instalments payable under options (2) or (3) which shall not have been paid prior to the death of the payee shall be paid, unless otherwise directed in said notice, to the executors, administrators or assigns of the payee.

Unless otherwise specified by the Insured the payee may on any interest date receive the amount yet due under option (1), and may at any time receive the commuted value of payments yet to be made, computed upon the same basis as option (2) in the following table, provided that no such commutation will be made under (3) except after the death of the payee occurring within the aforesaid twenty years.

No change in mode of payment or revocation of any change shall take effect until endorsed on the Policy by the Company at its Home Office.

TABLE OF INSTALMENTS FOR EACH $1,000.

OPTION "2"		OPTION "3"					
Number of Annual Instalments	Amount of each Instalment	Age of payee when policy becomes payable	Amount of each Instalment	Age of payee when policy becomes payable	Amount of each Instalment	Age of payee when policy becomes payable	Amount of each Instalment
2	300.63	6 and under	40.41	30	45.07	54	61.36
3	244.86	7	40.77	31	47.11	55	62.00
4	263.04	8	40.95	32	47.56	56	62.64
5	223.99	9	41.10	33	48.02	57	63.26
6	181.33	10	41.18	34	48.50	58	63.90
7	158.01	11	41.26	35	49.00	59	64.33
8	140.56	12	41.46	36	49.51	60	64.81
9	127.80	13	41.62	37	50.05	61	65.26
10	116.17	14	41.85	38	50.61	62	65.64
11	107.34	15	42.08	39	51.18	63	66.08
12	99.98	16	42.30	40	51.78	64	66.32
13	93.78	17	42.54	41	52.40	65	66.59
14	87.45	18	42.78	42	53.03	66	66.90
15	83.89	19	43.04	43	53.69	67	66.99
16	79.89	20	43.31	44	54.35	68	67.13
17	76.37	21	43.58	45	55.04	69	67.23
18	73.26	22	43.88	46	55.73	70	67.31
19	70.47	23	44.18	47	56.43	71	67.35
20	67.98	24	44.49	48	57.15	72	67.38
21	65.74	25	44.82	49	57.86	73	67.38
22	63.70	26	45.17	50	58.58	74	67.40
23	61.85	27	45.52	51	59.29	75 and over	33.46
24	60.17	28	45.89	52	60.00		
25	58.62	29	46.29	53	60.69		

The above modes of settlement are based upon an interest earning of 3½ per centum, and may be increased by such additional rate of interest as may be declared by the Company in any year on funds held under such modes of settlement.

AGENTS ARE NOT AUTHORIZED to modify this Policy or to extend the time for paying premiums.

In Witness Whereof, the Company has caused this policy to be executed this *First* day of *June,* Nineteen hundred and *Seventeen.*

T. A. PHILLIPS, *Secretary.* E. W. RANDALL, *President.*

APPLICATION.

I agree to be examined by the Company's regularly appointed Medical Examiner and that my statements herein and to the Examiner are made for the purpose of obtaining this Insurance.

MEDICAL EXAMINER'S FORM.

I HEREBY DECLARE that my answers to the questions on Part I and Part II of my application for Life Insurance are full, complete and true, and I agree that they shall be a part of any policy issued on my life. I do further hereby agree that any Policy issued upon this application shall be dated as of the date of approval by the Company of this application, unless such date would increase my rated age, in which case said Policy shall bear the same date as the first part of this application; and that in determining the due date of any Premium the reckoning shall be from the date of the Policy.

WAR CLAUSE.

During the first ten years of this policy military or naval service in time of war is a risk not assumed by the Company, unless within thirty-one days after entering upon such service, notice thereof shall be given to the Company by the insured or on his behalf, and unless there shall be paid such extra premiums as the Company may fix for such service. In event of the insured's entering upon such service and failing to give such notice or failing to pay such extra premiums at the times and in the manner required, the liability of the Company for subsequent death of the insured while engaged in or as a result of such service shall be limited to the regular policy premiums paid on this policy without interest, less any indebtedness hereon to the Company. All disability benefits contained in or conferred by the policy shall immediately cease upon the insured's entering or engaging in such military or naval service, and the policy premiums shall be thereafter reduced by the amount charged for said disability benefits. Any provision of this policy in conflict herewith is hereby eliminated and declared of no effect.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $382.80.

MISSOURI STATE LIFE INSURANCE COMPANY,

Agrees to Pay *Ten Thousand* Dollars, which is the face amount hereof, immediately upon receipt of due proof of the death of *John Doe,* the Insured, to *Mary Doe, wife* of the Insured, and beneficiary, it being understood that the Insured may change the beneficiary or beneficiaries as hereinafter provided.

TOTAL AND PERMANENT DISABILITY BENEFIT.—The Company will pay for the insured the premiums required hereon, and will pay to the insured annually one-twentieth of the face amount hereof, in even of the total and permanent disability of the insured, as provided on the third page hereof.

UNRESTRICTED AND AFTER ONE YEAR INCONTESTABLE.—This policy is free from conditions as to residence, occupation, travel or place of death, and shall be incontestable after one year if the premiums are duly paid.

THIS POLICY SHARES ANNUALLY IN THE PROFITS OF THE COMPANY, as follows: Upon the payment of the premium or premiums hereon for the second policy year, and at the end of the second and each subsequent policy year, this policy, if in full force, will be credited with a cash dividend from the surplus then apportioned by the Company to policies of the same age and kind, and the insured shall have the following:

DIVIDEND OPTIONS.—

1. Draw the dividend in cash; or,
2. Apply the dividend in reduction of premium; or,
3. Apply the dividend to the purchase of a profit-sharing paid-up insurance addition, increasing the insurance hereunder; or,
4. Leave the dividend on deposit with the Company to accumulate at interest, the entire accumulation, or any part thereof, to be payable *in cash* to the insured at any time, *on demand.*

Any dividend not drawn or applied as per Option 1, 2 or 3 above, within one month from the date when credited, shall become an interest bearing deposit as per Option 4.

Dividends applied to purchase paid-up insurance additions or left on deposit may be used by the insured:

(a) To Shorten the Premium Paying Period of the Insurance, in which event the Company will grant a profit-sharing paid-up life policy for the face amount hereof when the accumulated dividend deposits and the reserve on this policy and on any paid-up insurance additions hereto, shall equal or exceed the net single premium then required for such a paid-up life policy by the American Experience Table of Mortality, with interest at three per cent. per annum; or,

(b) To Mature this Policy as an Endowment, in which event the Company will pay the face amount hereof when the accumulated dividend deposits and the reserve on this policy and on any paid-up insurance additions hereto, shall equal or exceed said face amount.

POST MORTEM DIVIDEND

A mortuary dividend will be paid in cash in addition to the face amount hereof if this policy becomes a claim by death after the first policy year and while in full force on a premium paying basis.

Such a dividend will be paid on account of the surplus earnings for the period from the due date of the last dividend to the date of death.

SURPLUS INTEREST PARTICIPATION

Dividend deposits will be accumulated at a rate of interest in no event less than three per cent. per annum and at such greater rate as the Company may from time to time determine and allow.

Interest payments under the Trust Fund Privilege and Instalment Payments under the Instalment Privilege of this policy shall be increased by such annual dividends from interest earnings as may be apportioned by the Company, commencing with the payment due at the end of one year from the date on which any such privilege may become effective.

CONSIDERATION.—This insurance is granted in consideration of the application herefor, a copy of which is attached hereto and made a part hereof, and of the payment in advance of *Three Hundred Eighty-Two and 80-100* Dollars, being the premium for the first year's insurance under this policy ending on the *second* day of *June* 1917, which is term insurance. The insurance will be continued thereafter as whole life insurance upon the payment of the annual premium of *Three Hundred Eighty-Two and 80-100* Dollars, on or before the *second day of June* in every year during the continuance of this policy until premiums for twenty policy years, including the first, have been paid.

ANNUAL, SEMI-ANNUAL OR QUARTERLY PREMIUMS.—Premiums may be paid annually, semi-annually or quarterly, in advance, in accordance with the Company's table of rates applicable hereto, and the Company will allow a change from one to another of such modes of payment upon the insured's written request therefor on the Company's form.

FACILITY IN PAYING PREMIUMS.—All premiums are payable in advance, either at the Home Office of the Company in St. Louis, Missouri, or to an authorized agent of the Company, upon delivery of a receipt signed by the President or Secretary and countersigned by such agent. If any premium is not paid when due, this policy shall cease and determine, except as hereinafter provided.

INSTALMENT PRIVILEGE.—The insured may change the mode of payment of the proceeds of this policy as a death claim from payment in one sum to payment by annual instalments, as provided on the fourth page hereof; such instalments will be increased by dividends, as provided on said page.

TRUST FUND PRIVILEGE.—The insured may place the proceeds of this policy as a death claim in trust with the Company to secure a guaranteed annual cash income with dividends in addition thereto, as provided on the fourth page hereof.

This Policy is non-forfeitable from date of issue, as follows:

GRACE IN PREMIUM PAYMENTS.—If any premium after the first is not paid on the date when due, this policy will continue in full force from said due date for the term of thirty-one days, which is the period of grace allowed hereunder, without interest charge, in the payment of any such premium.

After completion of premium payments for the first two policy years, if any subsequent premium is not paid on the date when due, and remains unpaid during the period of grace, the insured shall, during said period have the following:

OPTIONS:

CASH VALUE.—1. To surrender this policy at the Home Office of the Company for its cash value; or,

PAID-UP POLICY.—2. To surrender this policy at the Home Office of the Company, for a profit-sharing paid-up life policy; or,

CONTINUED INSURANCE.—3. To let the insurance for the face

amount hereof, plus amount of existing paid-up insurance additions, continue as non-profit-sharing term insurance, reckoned from the due date of the unpaid premium.

If the insured shall not, within the period of grace, surrender this policy at the Home Office of the Company for its cash value as provided in Option 1, or for a paid-up life policy as provided in Option 2, the insurance will be automatically continued as provided in Option 3.

The surrender values shown in the following table represent the values available if premiums have been paid in full for the number of years stated in the table and if there is no indebtedness hereon to the Company.

TABLE OF NON-FORFEITURE VALUES.

The values hereunder will be increased by the entire reserve on any paid-up additions, and if after the second policy year a semi-annual or one or more quarterly premiums are paid in addition to the premiums for complete policy years, the proportionate part of the current year's increase in the values will be added to the values of the preceding year.

At Completion of Policy Year the	Cash Value	1							Term of Continued Insurance	
									Yrs.	Mos.
1st	$——	$——	31 days		11th	$2740	$5820		21	5
2d	240	540	2	6	12th	3080	6140		22	6
3d	480	1080	6	5	13th	3460	6500		23	6
4th	730	1610	8	3	14th	3750	6860		24	3
5th	990	2160	10	11	15th	4110	7400		25	3
6th	1260	2680	13	5	16th	4480	7910		26	2
7th	1540	3210	15	6	17th	4860	8430		27	4
8th	1820	3740	17	4	18th	5260	8950		28	9
9th	2120	4270	18	11	19th	5670	9470		30	10
10th	2420	4800	20	8	20th	6100		Full	Paid	

Values will increase annually thereafter, will be furnished on application to the Home Office and will be equal to the entire reserve.

RESERVE.—The reserve on this policy shall be computed upon the American Experience Table of Mortality, with interest at three per cent. per annum.

The Company will allow a cash surrender value at any time on any paid-up life or paid-up term insurance.

REINSTATEMENT.—If any premium is not paid on the date when due, or within the period of grace, and this policy has not been surrendered, the Company will reinstate the policy as of said due date at any time thereafter, upon evidence of insurability satisfactory to the Company and payment of all arrears of premiums with interest, together with the payment, or reinstatement, of any indebtedness on this policy on said due date, with interest.

PROFIT-SHARING ENDOWMENT OPTION.—The insured may mature this policy as a profit-sharing annual dividend endowment by continuing to pay the same annual premium, after the first twenty years, as is provided herein for the said twenty years, and, in consideration of such continued payment of premiums, the face amount hereof, together with the amount of any existing paid-up insurance additions shall be payable on the death of the insured, or the Company will pay *Ten Thousand One Hundred Seventy* Dollars, together with the entire reserve on any existing paid-up insurance additions on the *second* day of *June, 1942*, if the insured be then living. If the insured avails himself of this privilege the loan and surrender values after the said original premium paying period shall be equal to the full reserve on the endowment policy and a table thereof will be furnished on request.

PRIVILEGE OF EXCHANGE.—This policy may be changed while in full force to any other form of policy, in use by the Company at the time this policy is issued, except to a continuous instalment form, on the following conditions:

If the premium rate per $1,000 of insurance is not thereby diminished, the change may be made without medical examination on the payment of such an amount as may be required by the Company.

If the premium rate per $1,000 of insurance is thereby diminished, evidence of insurability satisfactory to the Company must be furnished, and an allowance may be made by the Company which shall be applied toward payment of premiums thereafter payable on the new policy, provided at least two years' premiums have been paid hereon.

The new policy shall be written at the same age, bear the same date, and be for an amount not in excess of the face amount hereof, and all parties in interest must join in the request for change and must execute all papers which the Company may require.

TOTAL AND PERMANENT DISABILITY CLAUSE.—The Company will pay for the Insured the premiums required hereon for every policy year following the date of approval by the Company of proof that the insured has become totally and permanently disabled as hereinafter defined, if such proof is received by the Company before the insured has attained the age of sixty years and if premiums have been duly paid by the insured to the end of the policy year in which such proof is approved. The premiums so paid by the Company will not be an indebtedness hereon, and this policy will continue in full force towards maturity, sharing in the profits of the Company among policies of its class, and with loan, cash and other guaranteed values increasing and progressing from year to year, in like manner as if the premiums were being duly and regularly paid by the insured.

The Company will also pay annually to the Insured one-twentieth of the face amount, the first payment to be made one year after approval of proofs as aforesaid, and subsequent payments annually thereafter during the continuance of such disability, upon the written request of the insured and of any assignee and beneficiary, if there be no indebtedness against this policy. If there be any indebtedness hereon the annual instalments shall be reduced in the proportion which the indebtedness bears to the face amount hereof. The amount of each such instalment shall be endorsed on the policy before payment is made by the Company and shall reduce to that extent the amount of insurance in force and in the proportion of such payments to the face amount hereof shall reduce the non-forfeiture and loan values. When the payments so made, together with any indebtedness hereon, shall equal the face amount hereof, plus the amount of any paid-up dividend additions, outstanding dividend deposits and unpaid dividends, the Company's obligations under this policy shall be fully satisfied and discharged.

The Company will allow all premiums falling due more than six months after receipt of proofs of like disability occurring after the insured shall have attained the age of sixty to accumulate without interest as an indebtedness hereon.

The total and permanent disability of the insured may be due either to bodily injuries or to disease, occurring while this policy is in full force, and must be such as to prevent the insured then and at all times thereafter from engaging in any gainful occupation; provided, that at any time after approval by the Company of the aforesaid proof, and from time to time, it may demand of the insured proof of the continuance of such disability and upon failure to furnish such proof, or if it appears that the insured has recovered so as to be able to engage in any gainful occupation, the Company's obligation to pay or accumulate further premiums or to pay further instalments of the sum insured shall cease, and the insured shall be required to pay all premiums becoming due hereon after the date of such recovery.

The irrecoverable loss of the entire sight of both eyes, or the total and permanent loss, by removal or by disease, of the use of both hands, or of both feet, or such loss of the use of one hand

and of one foot, will also be deemed total and permanent disability within the meaning of this provision.

In the event of the total and permanent disability of the insured, neither the Endowment Option nor the Privilege of Exchange will be available.

CASH LOANS.—At any time after the first policy year, and while this policy is in full force, the insured can borrow from the Company on the sole security of this policy, properly assigned on the Company's form, any sum within the loan value specified in the adjoined table, from which loan value any indebtedness hereon to the Company and any unpaid premiums for the current policy year will be deducted. Interest, at six per cent. per annum, will be collected out of the amount of the loan to the end of the current policy year and thereafter be payable annually in advance. The tabular loan value will be increased by the value of any paid-up insurance additions.

Loans will in like manner be made on security of a paid-up policy (but not on continued term insurance) for any amount up to the reserve thereon.

Failure to repay any loan granted hereon by the Company, or to pay interest thereon, shall not avoid this policy, unless the total indebtedness hereon to the Company shall equal or exceed the cash value of this policy at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the insured and of the assignee, if any.

TABLE OF LOAN VALUES

During Policy Year Commencing June 2d	LOAN VALUE	During Policy Year Commencing June 2d	LOAN VALUE
1915	$ 240	1925	$3060
1916	480	1926	3400
1917	730	1927	3750
1918	990	1928	4110
1919	1260	1929	4480
1920	1540	1930	4860
1921	1820	1931	5260
1922	2120	1932	5670
1923	2420	1933	6100
1924	2740	1934	6210

Loan Values for sobsequent policy years, being the full end year reserve hereon, will increase annually and will be furnished on application to the Home Office.

AUTOMATIC PREMIUM LOANS.—The Company will advance any and all premiums becoming due hereon and remaining unpaid on the last day of the period of grace hereunder, and will charge such premium or premiums as a loan against this policy together with interest at six per cent. per annum in advance to the end of the current policy year, if written request from the insured on the Company's form has been received at the Home Office, while this policy is in full force; provided that the Company will not so advance and charge up a premium, if the amount thereof and interest thereon, as aforesaid, together with any outstanding indebtedness hereon to the Company, shall exceed the cash value of this policy at the end of the period which such premium, if advanced or paid, would cover. Interest on any such loan shall, for subsequent policy years, be payable annually in advance at six per cent. per annum. Such advancing and charging up of premiums will be discontinued at any time on receipt at the Home Office of the insured's written request therefor. Premium loans hereon shall be subject to the same terms and conditions as any loan granted hereon by the Company under the cash loan privilege above set forth. While this policy

is thus carried in force, the insured may, without medical examination, resume payment of premium.

LOAN INSURANCE.—Any indebtedness to the Company on this policy may be insured. Loan insurance secured for this purpose shall be applied to the cancellation of any such indebtedness should the policy mature as a death claim. Such loan insurance shall take effect only after the insured has furnished evidence of insurability satisfactory to the Company, paid the premiums hereon based upon the rate at the attained age at the date of granting or renewing such insurance in accordance with the following schedule, and has received a certificate of loan insurance from the Company.

SCHEDULE OF PREMIUM RATES FOR LOAN INSURANCE.

Attained Age of Insured	20—30	31—40	41—50	51—55	56—60
Annual Premium per $100 of Loan Insurance.	$0 80	$0 90	$1 10	$1 60	$2 30

For a period of less than one year the premium shall be at the rate of one-tenth of the annual premium for each month and fraction of a month.

Loan insurance shall expire on each anniversary date of this policy but may be renewed from year to year until the insured has attained age sixty, on furnishing evidence of insurability satisfactory to the Company and on paying the annual premium based on the rate at the insured's then attained age. Any excess of loan insurance over the indebtedness hereon to the Company may be cancelled by the Company and the unearned premium refunded.

AGE.—If the age of the insured is misstated, the amount payable under this policy shall be such as the premium paid would have purchased at the correct age of the insured.

ASSIGNMENT.—Any assignment of this policy must be made in duplicate and both documents sent to the Home Office, one to be retained by the Company and the other to be returned. The Company assumes no responsibility for the validity of any assignment.

CHANGE OF BENEFICIARY.—The insured may at any time, and from time to time, during the continuance of this policy, with the consent of the Company, subject to any assignment of this policy, change the beneficiary or beneficiaries hereunder by filing at the Home Office a written request on the Company's form therefor, duly acknowledged, accompanied by this policy, such change to take effect only upon the endorsement of the same on the policy by the Company, whereupon all rights of the former beneficiary or beneficiaries shall cease. If any beneficiary shall die before the insured, the interest of such beneficiary shall vest in the insured, unless otherwise stipulated herein.

ENTIRE CONTRACT.—This policy and the application herefor constitute the entire contract. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the policy unless it is contained in the written application herefor.

DIVIDEND DEPOSITS.—Dividend deposits may remain with the Company at interest while this policy remains in force, becoming payable in cash in any event upon the discontinuance of this policy —to the beneficiary if this policy matures as a death claim, otherwise to the insured. Provided, that no premium shall be construed as paid either wholly or in part, nor any insurance hereunder extended or continued in force, by reason of any dividend deposits remaining with the Company.

GENERAL PROVISIONS.—This policy is payable at the Home Office of the Company in St. Louis, Missouri, and proof of interest of claimant will be required. Any indebtedness hereon to the Company will be deducted in any settlement of this policy or from

any cash surrender value available hereunder; the amount of paid-up life insurance and the period of continued term insurance, provided in Options 2 and 3 of the non-forfeiture values, will be reduced by the equivalent value of such indebtedness according to the American Experience Table of Mortality and three per cent. interest. In the settlement of this policy as a death claim, any unpaid premiums or unpaid part of a premium for the current policy year in which death occurs shall be considered as an indebtedness hereon to the Company.

Payment of the cash value or the making of a loan (except for the purpose of paying renewal premiums hereon) may be deferred for a period not exceeding ninety days after application shall have been made therefor.

In case of death by self-destruction, sane or insane, within one year from date of issue, the liability of the Company shall be limited to an amount equal to the premiums paid hereon.

Only the President or Secretary has power in behalf of the Company to make or modify this or any contract of insurance, or to extend the time for paying any premium, and the Company shall not be bound by any promise or representation heretofore or hereafter made, unless made in writing by one of said officers.

This policy is issued with the express understanding that the insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred on the insured by this policy.

IN WITNESS WHEREOF, The MISSOURI STATE LIFE INSURANCE COMPANY has, by its President and Secretary, signed this policy this *Second* day of *June*, 1917.

T. F. LAWRENCE, *Secretary.* JOHN G. HOYT, *President.*

INSTALMENT PRIVILEGES.

The insured may change the mode of payment of the proceeds of this policy, if the policy is not assigned, from payment in one sum to payment by equal annual instalments of any number from two to twenty-five, or in equal annual instalments for twenty years certain and to continue so long thereafter as the beneficiary shall live, in accordance with the tables below.

The instalment payments herein provided may be made annually, semi-annually, quarterly or monthly, and if made other than annually, the total of the fractional payments each year shall equal the annual payment as provided herein.

The insured may subsequently change his selection under these instalment privileges; he may also revoke all selections, thereby making this policy again payable in one sum.

No selection, change or revocation shall take effect until endorsed on this policy by the Company; after endorsement, the policy will be returned to the insured.

Payment of the first instalment shall be made immediately upon receipt of due proofs of death of the insured, and subsequent instalments shall be paid annually, semi-annually, quarterly or monthly thereafter as may have been directed. If the beneficiary should die before the total number of instalments certain shall have been paid, the remainder of these instalments will be commuted at the rate of three per cent. per annum and paid in one sum to the beneficiary's estate, unless otherwise directed by the insured. Payment by continuous instalments cannot be selected if there is more than one beneficiary under this policy, or if the beneficiary is a corporation, a firm or the insured's estate.

The beneficiary can neither assign nor commute unpaid instalments, unless such right is given by the insured to the beneficiary when payment in instalments is directed.

The following tables are based upon a policy of $1,000 and will apply pro rata to the amount payable under this policy.

INSTALMENTS CERTAIN.—Limited to the number stated below:

Number of Annual Instalments	2	3	4	5	6	7
Amount of each Annual Instalment	$507 39	$343 23	$261 19	$211 99	$179 22	$155 83
Number of Annual Instalments	8	9	10	11	12	13
Amount of each Annual Instalment	$138 31	$124 69	$113 82	$104 93	$97 54	$91 29
Number of Annual Instalments	14	15	16	17	18	19
Amount of each Annual Instalment	$85 95	$81 33	$77 29	$73 74	$70 59	$67 78
Number of Annual Instalment	20*	21	22	23	24	25
Amount of each Annual Instalment	$65 26	$62 98	$60 92	$59 04	$57 33	$55 76

*ILLUSTRATION.—If payment is to be made by twenty annual instalments, the amount of each instalment will be $65.26 for each $1,000 of proceeds.

CONTINUOUS INSTALMENTS.—Twenty annual instalments at least to be paid, but instalments to continue so long thereafter as the beneficiary shall live:

Age of Beneficiary at death of Insured	13	14	15	16	17	18	19	20
Amount of each Annual Instalment	$40 08	$40 28	$40 49	$40 71	$40 94	$41 18	$41 42	$41 68
Age of Beneficiary at death of Insured	21	22	23	24	25	26	27	28
Amount of each Annual Instalment	$41 95	$42 24	$42 53	$42 84	$43 16	$43 49	$43 84	$44 20
Age of Beneficiary at death of Insured	29	30*	31	32	33	34	35	36
Amount of each Annual Instalment	$44 58	$44 98	$45 39	$45 82	$46 27	$46 73	$47 22	$47 73
Age of Beneficiary at death of Insured	37	38	39	40	41	42	43	44
Amoun of each Annual Instalment	$48 25	$48 79	$49 36	$49 94	$50 54	$51 17	$51 80	$52 45
Age of Beneficiary at death of Insured	45	46	47	48	49	50	51	52
Amount of each Annual Instalment	$53 12	$53 80	$54 49	$55 19	$55 89	$56 60	$57 29	$57 98
Age of Beneficiary at death of Insured	53	54	55	56	57	58	59	60
Amount of each Annual Instalment	$58 66	$59 32	$59 96	$60 58	$61 16	$61 72	$62 23	$62 71

Age of Beneficiary at death of Insured ..	61	62	63	64	65	66	67	68	69 and over
Amount of each Annual Instalment...	$63 15	$63 54	$63 89	$64 20	$64 45	$64 67	$64 85	$64 98	$65 09

*ILLUSTRATION.—If at the death of the Insured the beneficiary should be thirty years of age last birthday, the amount of each annual instalment will be $44.98 for each $1,000 of insurance, payable during the entire lifetime of the beneficiary.

TRUST FUND PRIVILEGE

By written agreement between the insured and the Company made while this policy is in force and not assigned, the proceeds of this policy as a death claim, if not less than $1,000, or any part of such proceeds not less than said amount, may be placed in trust with the Company for the purpose of paying the beneficiary a guaranteed income thereon at the rate of not less than three per cent per annum until the termination of the trust, or until the death of the beneficiary, whereupon the amount thus placed in trust may be withdrawn by the beneficiary, if living, or, if not living, by the beneficiary's executors, administrators, or assigns. The first payment of income shall be made one year after receipt of due proof of the death of the insured, and subsequent payments shall be made annually thereafter. The insured may subsequently revoke the trust, thereby making this policy again payable as provided on the first page hereof. The beneficiary cannot withdraw the amount placed in trust, unless such right is given by the insured to the beneficiary upon creation of the trust.

DIVIDENDS ON INSTALMENT BENEFITS AND TRUST FUND PRIVILEGE

Each instalment certain, except the first, and each payment of interest under the above privileges will be increased by such annual dividend from the interest earnings as may be apportioned by the Company.

APPLICATION

I agree on behalf of myself and of any person who may have, or claim, any interest in any policy which may be issued hereon as follows: 1. That all statements and answers written herein as well as those made and to be made to the Medical Examiner in Part 2 of this application, are true and complete; that no material information or facts which should have been stated have been suppressed, and that the same are offered to the Company as a consideration for the Contract of Insurance. 2. That no statements, promises or information made to or received by any person or to the Company shall be binding on the Company unless such statements, promises or information be reduced to writing and made a part of this application. 3. That any Policy issued hereon shall be on the form now in use by the Company, and together with the written and printed statements and answers in this application, and Part 2 thereof, shall constitute the entire contract, which can only be varied by one or more Executive Officers of the Company, and then only in writing. 4. That if within one year from the date of any Policy issued hereon, I shall die by self-destruction, sane or insane, the liability of the Company shall be limited to an amount equal to the premiums paid under such policy. 5. That in any apportion-

ment or distribution of profits or dividends, the principles and methods which may be adopted by the Company for such apportionment or distribution are accepted by me for myself and all parties having or claiming any interest under any policy issued hereon. 6. That the insurance hereby applied for shall not take effect unless the first premium is paid and the policy delivered to and accepted by me during my lifetime and good health. 7. That any payment in advance on account of premium shall be binding on the Company only in accordance with the Agent's receipt therefor on the Company's authorized form.

MEDICAL EXAMINER'S FORM.

I certify the above answers are full, correct and true, and agree that all of the above shall constitute Part II of my application.

WAR CLAUSE.

This policy is free from all restrictions regarding Military Service not involving Aeronautics in time of peace or war within the Continental Limits of the United States of America, except as to Disability Benefits. If the insured shall die within 5 years from the date hereof, while engaged in or as a result of Military Service outside of the Continental Limits of the United States of America, or Military Service involving Aeronautics or Naval Service whether in or out of the United States of America, the Amount payable hereunder shall be limited to the reserve on this policy at the time of death less any indebtedness hereon to the Company, unless the insured shall give written notice thereof to the Company at its Home Office within thirty-one days after entering on such service and pay such extra premium or premiums as the Company may fix therefor.

The removal of the aforesaid restrictions shall not take effect until the issuance by the Company and delivery to the insured of a written approval thereof.

If any such extra premium paid under this policy shall be found to be more than sufficient to take care of the proportionate part of the death losses due directly or indirectly to the hazard for which the extra premium is paid the Company will refund to the insured or if the policy has become a claim by death to the beneficiary hereunder the excess of such extra annual premiums over the amount required to pay the proportionate part of such death losses it being the purpose of the Company to charge only an additional premium sufficient to pay for the extra death losses so incurred and no more. The principles and methods adopted by the Company in determining the amount of such refund, if any, shall be binding on all parties interested.

The Total and Permanent Disability Benefit shall become null and void if the insured shall engage in Military or Naval Service in time of war within 5 years from the date hereof provided that upon presentation after the termination of said service of evidence satisfactory to the Company that the insured is acceptable, the said benefits will again become operative.

.....

Assistant Secretary.

20-PREMIUMS LIFE POLICY.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $362.20.

THE MUTUAL BENEFIT LIFE INSURANCE COMPANY OF NEWARK, NEW JERSEY.

Insured. Amount. When, Where and to Whom Payable.

In Consideration of the payment of Premiums as hereinafter provided, hereby insures the Life of *John Jones*, of *Newark*, in the County of *Essex*, State of *New Jersey* (herein called the Insured), in the sum of *Ten thousand* Dollars, for the term of Life, payable at its office in Newark, New Jersey, to the executors, administrators or assigns of the Insured, immediately upon receipt of due proof of the death of the Insured. Any error made in stating the age of the Insured will be adjusted by paying such amount as the Premiums paid would purchase at the correct age. Any indebtedness to the Company on this Policy and any unpaid instalments of the then current year's Premium will be deducted from the sum insured.

Premiums.

The Annual Premium of *Three Hundred and Sixty-two* Dollars and *Twenty* Cents, will be payable by the Insured on delivery hereof and on the *First* day of *June* in each year, at the Company's office in Newark, New Jersey, or to Agents in exchange for receipts signed by the President or Treasurer, until *Twenty* full years Premiums shall have been paid, or until the death of the Insured, should that event sooner occur. In lieu of the Annual Premium the Company will accept *One Hundred and Eighty-four* Dollars and *Seventy* Cents Semi-annually in advance, or *Ninety-four* Dollars and *Twenty* Cents Quarter-annually in advance. This Policy will not take effect unless the first Premium or agreed installment thereof shall be actually paid during the lifetime of the Insured.

Assignment.

No Assignment of this Policy shall affect the Company until is shall have received written notice thereof.

Agents.

Agents are not authorized to make, alter or discharge contracts.

If within one year the Insured shall commit suicide, while sane or insane, this Policy will be null and void.

Incontestability.

This Policy will be incontestable after one year from its date of issue except for non-payment of Premium.

The Provisions and Agreements printed on the second and third pages hereof are a part of this contract.

In WITNESS WHEREOF, The Mutual Benefit Life Insurance Company has, by its President and Secretary, signed

this contract at the City of Newark, in the State of New Jersey, this *First* day of *June*, One Thousand Nine Hundred and *Seventeen*.

J. WILLIAM JOHNSON, *Secretary.* FRED'K FRELINGHUYSEN, *President.*

Attest:

LEWIS A. MORNINGSTERN, *Registrar.*

NON-FORFEITURE PROVISIONS.

At the end of any Policy year during the whole of which this Policy shall have been in force, or within one month from default in premium payments, the owner shall have the following options:

1. To surrender the Policy to the Company at its office in Newark, New Jersey, for its Cash Surrender Value.

2. To surrender the Policy to the Company at its office in Newark, New Jersey, for a Non-participating Paid-up Policy payable at the time this Policy would be payable if continued in force.

3. If the Policy be not surrendered as above, the insurance will be Automatically Extended from date of default in premium payments, without any action by the owner of the Policy and without participation in surplus, for a sum equal to the amount of the Policy and existing Dividend Additions, if any, less any indebtedness to the Company hereon.

The Cash Surrender Value will be equal to the entire Net Reserve on this Policy by the American Experience Mortality and interest at three per centum yearly, less any indebtedness to the Company hereon and less a sum equal to one per centum of the amount of this Policy and existing Dividend Additions, if any, up to and including the fifth Policy year, after which the said percentage will be reduced each year one-tenth per centum of the amount insured. If there be no indebtedness the Cash Surrender Value will be as shown in the following table.

The amount of the Paid-up Policy or the term of the Extended Insurance, will be such as the amount of the Cash Surrender Value will purchase at Net Single Premium rates, according to the attained age of the Insured, by the American Experience Mortality and interest at three per centum yearly, and if there be no indebtedness, will be as shown in the following table. The Paid-up Policy or the Extended Insurance will be entitled to Cash Surrender Values equal to the reserve thereon at time of surrender, computed upon the basis hereinbefore mentioned, less any indebtedness to the Company thereon.

Except as provided in this Policy any default in premium payments will immediately render the Policy null and void.

GRACE AND REINSTATEMENT.—In event of default in premium payments, the arrears may be paid within one month (of not less than thirty days), or, if not so paid and the Insured shall die within the said month, this Policy will be regarded as being then in force, and the arrears will be deducted in the settlement hereof; Or, if requested by the Insured prior to or within the said month, the arrears will be charged as an indebtedness against this Policy, bearing interest at a rate not exceeding six per centum per annum, provided the entire indebtedness then outstanding shall be within the limit secured by the Cash Surrender Value; Or this Policy may be reinstated at any time after the said month, upon evidence of insurability satisfactory to the Company and payment of all arrears with interest thereon at not to exceed six per centum per annum: Provided, in any case, the Policy has not been surrendered to the Company.

LOANS.—At any time while this Policy is in force the Company will loan on the sole security thereof up to the limit secured by the Cash Surrender Value, upon receipt of the Policy and a Certificate of Loan satisfactory to the Company. The loan will bear interest at the rate of six per centum per annum and may be paid off at any time while the Policy is in force. If interest be not paid when due, it shall be added to the principal, provided the entire indebtedness then outstanding shall be within the limit secured by the Cash Surrender Value; otherwise non-payment of interest shall render the Policy null and void after one month's notice shall have been mailed to the last known address of the Insured and Assignee, if any.

THE FOLLOWING TABLE

shows the MINIMUM VALUES guaranteed by this Policy for the years stated, provided there is no outstanding indebtedness to the Company hereon. Dividends applied upon either the Addition or Accelerative Endowment plan effect a corresponding increase in the values of the Policy.

At End of Year.	Cash Surrender Value. Loan Value.	Automatic Extended Insurance. Yrs.	Automatic Extended Insurance. Days	Paid-up Policy.	At End of Year.	Cash Surrender Value. Loan Value.	Automatic Extended Insurance. Yrs.	Automatic Extended Insurance. Days.	Paid-up Policy.
1st	$120 00	1	134	$280 00	12th	$3146 80	22	361	[illegible]
2d	247 20	3	200	600 00	13th	3481 60	23	[illegible]	6520 00
3d	582 00	6	256	1310 00	14th	3827 00	24	284	7080 00
4th	824 60	9	144	1890 00	15th	4183 30	25	248	7680 00
5th	1075 20	11	340	2340 00	16th	4541 10	26	219	[illegible]
6th	1344 00	14	110	2870 00	17th	4910 70	27	205	8510 00
7th	1631 40	16	127	3400 00	18th	[illegible]	29	3	9010 00
8th	[illegible]	18	36	3930 00	19th	[illegible]	31	24	[illegible]
9th	2308 10	19	215	4450 00	20th	[illegible]	Paid-up		[illegible]
10th	2607 80	20	[illegible]	4970 00					
11th	[illegible]	21	[illegible]	5490 00					

NOTE.—While any owner of the Policy (either by the terms thereof or by assignment) is a minor no loan can be made by the Company, except for the purpose of paying current Premiums; and before the Cash Surrender Value can be paid the interest of such minor must be released by a duly appointed legal guardian.

This Policy and the application on which it is based (a copy of which is appended hereto) constitute the entire contract between the parties. All statements made by the Insured will, in the absence of fraud, be deemed representations and not warranties. No such statement will avoid or be used in defense to a claim under this Policy unless it is contained in the written application and a copy thereof be attached hereto when issued.

SPECIAL PRIVILEGES.

If not assigned, this Policy may be returned to the Company at its office in Newark, New Jersey, with the Insured's written request for the appropriate indorsement of the Policy by the Company:

1. To have the Beneficiary changed. This change may be made at any time and from time to time while the Policy is in force, or within one month from default in premium payments.

2. To have the whole, or any designated fraction, of the proceeds of this Policy at its maturity retained by the Company until the death of the Beneficiary, the Company in the meantime to pay the Beneficiary interest on the amount so retained at the rate of three per centum per annum, the first

interest payment to be made one year after the maturity of this Policy, and the last interest payment to be a pro rata one for the expired fraction of the year in which the Beneficiary dies. At any interest date, the Beneficiary may withdraw the amount retained by the Company, in which case the interest payments will cease.

3. To have the whole, or any designated fraction, of the proceeds of this Policy at its maturity paid in a specified number (not exceeding thirty) of equal annual instalments, as shown by the accompanying table, the first instalment being payable immediately.

4. To have the whole, or any designated fraction, of the proceeds of this Policy at its maturity paid in equal annual instalments continuing during the lifetime of the Beneficiary, as shown by the accompanying table, the first instalment being payable immediately.

When either of the instalments payable under Privilege No. 3, or of the instalments certainly payable under Privilege No. 4, shall fall due, the Company, if requested, will pay the then Present or Commuted Value of such instalments computed at three per centum interest compounded annually, as shown by the accompanying table. The commutation of a part or the whole of the instalments certainly payable under Privilege No. 4 will not affect the amounts payable thereunder after the term during which the instalments certain would have been payable.

The right of withdrawal under Privilege No. 2, or of commutation under Privileges Nos. 3 and 4, will be withheld from the Beneficiary if the Insured shall so direct.

If the Policy be not assigned the Insured may revoke the request to have settlement made in accordance with Privilege No. 2, or No. 3, or No. 4.

Unless otherwise directed by the Insured, the Company at the maturity of this Policy will extend to the Beneficiary Privilege No. 2, or No. 3, or No. 4.

DIVIDENDS.

Upon payment of the second year's premium, and at the end of the second and of each subsequent Policy year, this Policy while in force will be credited with such Dividends as may be apportioned by the Directors, and such Annual Dividends will include the portion of the divisible surplus accruing hereon. Dividends thus credited will be paid in cash, or, at the option of the Insured, will be applied either in reduction of premiums, or upon the Addition or Accelerative Endowment plan; but if Dividends have been applied upon the Addition plan, subsequent Dividends cannot be applied upon the Accelerative Endowment plan, or vice versa. If settlement of this Policy be made in accordance with Privilege No. 2, or No. 3, or No. 4, the stipulated payments under Privilege No. 2 or No. 3, or the instalments certainly payable under Privilege No. 4, will be increased by such Annual Dividends as may be apportioned by the Directors, but such Dividends will be payable only in cash.

Under the Addition plan Dividends are applied to the purchase of additional participating insurance (herein referred to as Dividend Additions) payable with the Policy, such insurance being purchased at the Company's rates therefor published and in force at this date. This Policy may be converted into a fully Paid-up Participating Policy payable at the same time as this Policy, subject to any outstanding indebtedness on this Policy, whenever the Reserve on such Additional Insurance, together with the Reserve on the original Policy, computed on the basis hereinbefore mentioned, shall equal the Net Single Premium therefor, computed on the same basis.

Under the Accelerative Endowment plan Dividends are applied to the conversion of the Policy into an Endowment payable at a specified and gradually diminishing age; or, if preferred, into a fully Paid-up Participating Policy payable at the same time that this Policy is payable according to its terms.

INSTALMENT TABLE

AMOUNT PAYABLE ANNUALLY IN LIEU OF EACH $1,000 PAYABLE [illegible] ONE SUM AT MATURITY														
PRIVILEGE No. 3			PRIVILEGE No. 4											
No. of Instalments	Annual Instalment	[illegible] Allowable in case of Commutation	Age of Beneficiary at Maturity of Policy	Annual Instalment for 10 Years certain and during After Life Time of Beneficiary	Annual Instalment for 15 Years certain and during After Life Time of Beneficiary	Annual Instalment for 20 Years certain and during After Life Time of Beneficiary	Annual Instalment for 25 Years certain and during After Life Time of Beneficiary	Annual Instalment for 30 Years certain and during After Life Time of Beneficiary	Age of Beneficiary at Maturity of Policy	Annual Instalment for 10 Years certain and during After Life Time of Beneficiary	Annual Instalment for 15 Years certain and during After Life Time of Beneficiary	Annual Instalment for 20 Years certain and during After Life Time of Beneficiary	Annual Instalment for 25 Years certain and during After Life Time of Beneficiary	Annual Instalment for 30 Years certain and during After Life Time of Beneficiary
1	$1,000 00	100.000	5 and under	$41 01	$40 29	$39 46	$38 68	$37 92	45	$55 83	$53 78	$51 50	$49 04	$46 47
			6	41 22	40 48	39 64	38 84	38 06	46	56 64	54 49	52 08	49 46	46 73
			7	41 43	40 67	39 82	39 00	38 20	47	57 50	55 23	52 67	49 88	46 98
			8	41 64	40 86	40 00	39 16	38 34	48	58 42	56 01	53 27	50 30	47 22
			9	41 85	41 05	40 18	39 32	38 48	49	59 39	56 82	53 89	50 68	47 44
			10	42 06	41 24	40 36	39 48	38 62	50	60 42	57 66	54 51	51 10	47 65
			11	42 27	41 43	40 54	39 64	38 75	51	61 50	58 54	55 14	51 47	47 84
			12	42 48	41 63	40 72	39 81	38 90	52	62 63	59 44	55 76	51 84	48 03
			13	42 71	41 84	40 91	39 97	39 05	53	63 82	60 36	56 38	52 19	48 19
			14	42 95	42 05	41 10	40 14	39 20	54	65 07	61 31	56 99	52 52	48 35
			15	43 19	42 28	41 31	40 32	39 36	55	66 37	62 28	57 60	52 83	48 49
			16	43 44	42 51	41 51	40 50	39 53	56	67 73	63 26	58 18	53 11	48 61
			17	43 70	42 74	41 72	40 70	39 70	57	69 18	64 25	58 75	53 39	48 71
			18	43 94	42 98	41 93	40 88	39 86	58	70 67	65 24	59 29	53 65	48 79
			19	44 19	43 20	42 14	41 07	40 04	59	72 20	66 23	59 81	53 88	48 85
			20	44 44	43 43	42 35	41 27	40 22	60	73 79	67 21	60 30	54 08	48 89
			21	44 71	43 68	42 58	41 46	40 39	61	75 41	68 17	60 76	54 26	Ages 61 and over same as 60
			22	44 99	43 94	42 81	41 66	40 58	62	77 07	69 10	61 20	54 44	
			23	45 28	44 20	43 05	41 89	40 78	63	78 75	70 00	61 60	54 60	
			24	45 59	44 48	43 30	42 12	40 98	64	80 44	70 87	61 97	54 74	
			25	45 89	44 76	43 56	42 35	41 19	65	[illegible] 11				
			26	46 23	45 06	43 83	42 61	41 41	66	83 78				
			27	46 56	45 37	44 11	42 86	41 63	67	[illegible] 39				
			28	46 92	45 69	44 40	43 12	41 85	68	86 99				
			29	47 28	46 02	44 70	43 38	42 10	69	88 [illegible]				
			30	47 65	46 36	45 02	43 67	42 35	70	89 98				
			31	48 04	46 73	45 34	43 96	42 60	71	91 36				
			32	48 45	47 10	45 68	44 27	42 85	72	[illegible]				
			33	48 87	47 48	46 03	44 58	43 12	73	93 96				
			34	49 29	47 88	46 39	44 90	43 38	74	95 17				
			35	49 75	48 30	46 77	45 21	43 64	75	[illegible] 30				
			36	50 21	48 73	47 16	45 56	43 93	76	97 25				
			37	50 70	49 18	47 56	45 89	44 23	77	[illegible] 32				
			38	51 23	49 66	47 99	46 27	44 53	78	99 22				
			39	51 76	50 16	48 43	46 64	44 78	79	100 05				
			40	52 36	50 69	48 90	47 01	45 08	80	[illegible]				
			41	52 96	51 25	49 38	47 42	45 37		Ages 81 and over same as 80				
			42	53 62	51 83	49 88	47 82	45 65						
			43	54 32	52 45	50 40	48 22	45 90						
			44	55 04	53 10	50 94	48 64	46 21						

SUPPLEMENT TO APPLICATION.

I understand and agree that any insurance issued upon my application or any amendment thereto shall be subject to the following provisions:

Military or naval service in time of war within ten years from the date of this Policy will reduce the amount payable in event of the death of the Insured within the said ten years as follows: If death occurs during such service the amount payable will be the net reserve at time of death; if death occurs after the termination of such service the amount payable will be one-tenth of the amount insured for each year or fraction of a year that the insurance shall have been in force. The said net reserve or one-tenth shall be based upon the amount insured by this Policy and Dividend Additions, if any, or upon any Paid-up or Extended Insurance issued or granted in lieu thereof. From the sum so determined will be deducted any indebtedness to the Company. No reduction will be made if, before engaging in such service or within one month (of not less than thirty days) after the beginning of such service, the Insured shall pay to the Company at its Home Office in Newark, New Jersey, such extra premium as may be required by the Company, and in like manner shall pay annually thereafter on each anniversary of the beginning of such service or within one month (of not less than thirty days), such extra premiums as may be required by the Company. Such extra annual premiums will not exceed the following percentages of the amount insured by this Policy and Dividend Additions, if any, or of any Paid-up or Extended Insurance issued or granted in lieu thereof: during any of the first six years, twenty-five per centum; during the seventh year, twenty per centum; during the eighth year, fifteen per centum; during the ninth year, ten per centum; during the tenth year, five per centum. No extra premium will be payable after the termination of such service or after ten years from the date of this Policy. If by reason of the non-payment of said extra premiums, or any of them, the Company's liability shall be reduced as herein provided, such reduction will be waived after the termination of said service, upon production of evidence of insurability satisfactory to the Company.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

(Waiver of Premium and Income to Insured.)

No. 99,999. AGE, 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $397.60.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

In Consideration of the annual premium of *Three Hundred Ninety-Seven* and *60/100* Dollars, the receipt of which is hereby acknowledged, and of the payment of a like amount upon each *first* day of *June* hereafter until twenty full years' premiums shall have been paid or until the prior death of the Insured.

Promises to Pay at the Home Office of the Company in the City of New York upon receipt at said Home Office of due proof of the death of *John Doe,* of *New York,* County of *New York,* State of *New York,* herein called the Insured, *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy-year, upon surrender of this Policy properly receipted, to *Mary Doe, his wife,* beneficiary, with right reserved to the Insured to change the beneficiary.

DEATH OF BENEFICIARY BEFORE INSURED: CHANGE OF BENEFICIARY.—If any beneficiary die before the Insured, the interest of such beneficiary shall vest in the Insured, unless otherwise provided herein.

If the interest of a beneficiary shall have vested in the Insured, or if the right to change the beneficiary has been reserved, the Insured, if there be no existing assignment of this Policy, may, from time to time, while this Policy is in force, designate a new beneficiary, with or without reserving the right to change the beneficiary, by filing written notice thereof at the Home Office of the Company accompanied by this Policy for suitable endorsement hereon. Such change shall take effect upon the endorsement of the same on the Policy by the Company.

PREMIUMS.—All premiums are payable in advance at said Home Office or to any agent of the Company upon delivery, on or before date due, of a receipt signed by either the President, Vice-President, a Second Vice-President, a Secretary or the Treasurer of the Company and countersigned by said agent.

A grace of thirty-one days, subject to an interest charge at the rate of five per centum per annum, shall be granted for the payment of every premium after the first, during which time the insurance shall continue in force. If death occur within the period of grace, the overdue premium and any other unpaid portion of the premium for the then current policy-year shall be deducted from the amount payable hereunder.

Except as herein provided the payment of a premium or instalment thereof shall not maintain this Policy in force beyond the date when the next premium or instalment of premium is payable. If any premium or instalment thereof be not paid before the end

of the period of grace, then this Policy shall immediately cease and become void, and all premiums previously paid shall be forfeited to the Company except as hereinafter provided.

PARTICIPATION:

ANNUAL DIVIDENDS.—This Policy shall participate in the surplus of the Company and the proportion of the surplus accruing hereon shall be ascertained and distributed upon payment of the second year's premium and thereafter at the end of the second and of each subsequent policy-year. At the option of the Insured such dividends shall be either—

(1) Paid in cash; or,

(2) Applied toward the payment of any premium or premiums; or,

(3) Applied to the purchase of paid-up participating additions to the Policy; or,

(4) Left to accumulate to the credit of the Policy with interest at the rate of three per centum per annum compounded annually and payable on the termination of the Policy, but withdrawable on any anniversary of the Policy (hereinafter referred to as "dividend deposits").

Unless the Insured shall elect otherwise within three months after mailing by the Company of a written notice requiring the election of one of the four above options, the dividends shall be applied to the purchase of paid-up additions, as per option (3). Such paid-up additions may be surrendered at any time for a cash value which shall not be less than the original cash dividends as per option (1), provided the reserve for such paid-up additions has not been applied to purchase continued insurance or paid-up insurance in accordance with the provisions of the clause entitled "Options on Surrender or Lapse."

POST-MORTEM DIVIDEND.—On the death of the Insured a cash dividend will be credited to this Policy for the fraction, if any, of the then current policy-year elapsing before such death.

PRIVILEGE OF CHANGE TO OTHER FORMS OF POLICY.—Provided no premium is in default and provided the Insured is then less than 55 years of age, this Policy may be exchanged for any form of premium-paying Policy, without Waiver of Premium or other disability benefit, issued by the Company at the date of this Policy upon either the Limited Payment Life plan or the Endowment Insurance plan, with premiums payable in either case for a number of years not greater than under this Policy. No medical re-examination will be required, and the new Policy shall be for the same amount as this Policy, shall bear the same number and date, shall be written as of the same age of the Insured as this Policy, and shall be at the rate of premium in force for such new Policy at the date of this Policy. Such exchange shall be made upon the written request of the Insured and beneficiary or assignee, if any, and upon the surrender of this Policy, and upon the payment of a sum equal to the differences between the premiums paid hereon exclusive of premiums paid for Disability Benefits and the premiums which would have been paid upon the Policy had it originally been upon the new plan, with interest on such differences as from the various due dates to the date of exchange at the rate of six per centum per annum compounded annually. Allowance will be made for any larger dividends on the new plan.

CONDITIONS:

RESIDENCE AND TRAVEL.—This Policy is free from any restriction as to residence and travel.

OCCUPATION.—This policy is subject during the first year following its date of issue to the restrictions as to occupations stated

in the application, a copy of which is endorsed hereon or attache hereto, except as to military and naval service in time of wa and work as a civilian in connection with actual warfare. As t restrictions on such service and work see clause entitled "Militar and Naval Service" endorsed on the fourth page hereof. (Thi clause was substituted before issuance of the policy for th clause in the policy entitled "Occupation" which was deleted).

SUICIDE.—The Company shall not be liable hereunder in th event of the Insured's death by his own act, whether sane or in sane, during the period of one year after the date of issue of thi Policy.

INCONTESTABILITY.—This Policy shall be incontestable, excep for non-payment of premiums, provided, two years shall hav elapsed from its date of issue.

This Policy and the application herefor, copy of which is en dorsed hereon or attached hereto, constitute the entire contrac between the parties hereto. All statements made by the Insure shall, in the absence of fraud, be deemed representations and no warranties, and no such statement of the Insured shall avoid or b used in defence to a claim under this Policy unless contained i the written application herefor and a copy of the application i endorsed on or attached to this Policy when issued.

If the age of the Insured has been misstated, the amoun payable hereunder shall be such as the premium paid hereon woul have purchased at the correct age.

ASSIGNMENT.—The Company shall not be charged with notice o any assignment of any interest in this Policy until the origina assignment or a certified copy thereof has been filed at its sai Home Office. The Company assumes no responsibility as to th validity or effect of any assignment.

REINSTATEMENT.—Unless it shall have been surrendered for it cash value, this Policy may be reinstated at any time within thre years from date of default in payment of any premium, upon evi dence of insurability satisfactory to the Company and upon pay ment of the arrears of premiums with interest thereon at the rat of five per centum per annum; and, at the option of the Insured either (a) upon payment in cash to the Company of any indebted ness which existed at said date of default, together with interes thereon as specified in the loan provisions of this Policy; or (b) upon reinstatement of such indebtedness, increased by interest there on as specified in the loan provisions of this Policy, provided suc reinstated increased indebtedness does not exceed the loan valu at the date of reinstatement.

RESERVE AND NET SINGLE PREMIUMS.—The reserve held for th face amount of this Policy and for any dividend additions hereto and the reserves and the net single premiums mentioned herein shall be computed in accordance with the American Experience Table of Mortality assuming interest at the rate of three per centum per annum.

PAID-UP AND ENDOWMENT OPTIONS.—If at any time the reserve held for the face amount of this Policy and for any dividend additions hereto shall be equal to or greater than the net single premium at the attained age of the Insured, for an amount of Life or Endowment insurance not less than the face amount of this Policy, the Company, upon written request of the Insured and upon delivery of the Policy, will endorse the Policy as fully paid-up participating insurance, without Disability Benefits, on the Life or Endowment Insurance plan, as the case may be, for such amount and kind as said reserve will then purchase when applied as a net single premium; such paid-up insurance shall be subject to any then existing indebtedness to the Company hereon. Or, if said reserve shall equal

or exceed the face amount of this Policy, the Company, upon legal surrender hereof, will pay in cash such reserve, less any indebtedness hereon to the company.

OPTIONS ON SURRENDER OR LAPSE.—After three full years' premiums shall have been duly paid, the owner, not later than three months after any default in payment of premium, may elect one of the following options:

(a) to surrender this Policy for its cash value less any indebtedness to the Company hereon (this balance is hereinafter referred to as the net cash value); or,

(b) to have the insurance continued in force from the date of such default as non-participating term insurance, without Disability Benefits, for an amount equal to the face amount of this Policy and any outstanding dividend additions less any indebtedness to the Company hereon; or,

(c) to surrender this Policy for non-participating paid-up life insurance without Disability Benefits payable at the same time and on the same conditions as this Policy.

The cash value under option (a) will be the reserve for the face amount of this Policy and for any dividend additions hereto at the date of default (or at the date of surrender if all premiums provided for by the terms of the Policy shall have been duly paid) less a surrender charge which, in no case, shall be more than one and one-half per centum of the face amount insured by this Policy; after premiums have been paid for ten full years or more there shall be no surrender charge.

The term for which the insurance will be continued under option (b), or the amount of the paid-up life insurance obtainable under option (c), will be such as the net cash value obtainable under option (a) will purchase at the attained age of the Insured at date of default when applied as a net single premium.

In the event of default in payment of premium, if this Policy shall not, within three months after such default, have been surrendered to the Company at its Home Office for its cash value as provided in option (a), or for paid-up insurance as provided in option (c), the insurance will be automatically continued as provided in option (b).

LOANS.—At any time while this Policy is in force, provided at least three full years' premiums shall have been paid and no premium is in default, the Company will advance, on proper assignment and delivery of this Policy and on the sole security hereof, an amount which, with interest thereon to the end of the current policy-year, shall be equal to, or at the option of the owner less than, the cash value at the end of said year: any existing loan hereon with accrued interest, and any unpaid portion of said current policy-year's premium shall be paid out of such advance. Interest on the loan shall be at the rate of six per centum per annum and shall be payable at the end of each policy-year, and this interest, if not paid when due, shall be added to the existing loan and shall bear interest at the same rate. The loan with accrued interest may be repaid to the Company at any time. Failure to repay any such advance or to pay interest shall not avoid this Policy unless the total indebtedness hereon to the Company shall equal or exceed the cash value at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the Insured and of the Assignee of record, if any, at the Home Office of the Company, but if, at any time, such indebtedness, together with accrued interest thereon, shall equal or exceed the then cash value of the Policy, the Policy shall become void one month after notice shall have been mailed by the Company to said last known addresses. (If a loan is desired before three full years' premiums have been paid, the unpaid balance of the three full years' premiums may be paid by deduction from the loan when made if the amount which can be loaned is sufficient.)

TABLE OF SURRENDER AND LOAN VALUES.

The values hereunder (computed in accordance with the above provisions and upon the assumption that premiums have been paid in full for the number of years the "Policy has been in force") apply to a Policy for $1,000. As this Policy is for *$10,000, the* values, *i. e.* the cash, loan, or paid-up life insurance, will be *ten times* the amounts stated in the table; the term, *i. e.* the continued insurance, will be for the period stated irrespective of the amount of the Policy.

If there be any dividend additions to the credit of the Policy, or if premiums have been paid for any part of a year beyond the last preceding anniversary, the values and, in certain cases, the term will be increased; if there be any indebtedness on the Policy, the values and the term will be decreased; any dividend deposits will also be payable in cash; the figures contained in the table represent the actual amounts available after deduction of the surrender charge, if any, but assuming no dividend additions or indebtedness.

After Policy Has Been In Force	*Cash Value **Loan Value	Paid-up Non-Participating Life Insurance	Paid-up Non-Participating Term (Continued) Insurance for	
			Years	Days
3 Years	$ 54 56	$123 17	6	95
4 "	79 96	177 27	9	37
5 "	107 52	234 03	11	342
6 "	133 40	285 04	14	74
7 "	162 64	341 11	16	144
8 "	192 77	396 78	18	97
9 "	223 81	452 05	19	312
10 "	255 78	506 91	21	81
11 "	286 24	556 56	22	93
12 "	317 68	605 99	23	64
13 "	350 16	655 28	24	8
14 "	383 70	704 42	24	307
15 "	418 33	753 46	25	249
16 "	454 11	802 47	26	220
17 "	491 07	851 50	27	246
18 "	529 31	900 70	29	9
19 "	568 89	950 14	31	25
20 "	609 92	Policy Full Paid Participating.		
21 "	621 18			
22 "	632 51			
23 "	643 89			
24 "	655 30			
25 "	666 72			

Values for later years will be computed upon the above stated basis and will be furnished upon request.

*The cash value provided for in the above table for the end of a policy-year, less interest thereon at the rate of six per centum per annum to the end of such policy-year, can be obtained during such policy-year provided all premiums due prior to the end of such policy-year shall have been duly paid.

**The loan value provided for in the above table for the end of a policy-year can be obtained (less interest) during such policy-year as explained in the above clause entitled "Loans."

MODES OF SETTLEMENT.—If election be made as hereinafter provided, the net sum payable under this Policy at death of the Insured, provided such net sum be not less than $1,000, will be settled by one of the following methods in lieu of being then paid in one sum to the person then entitled thereto, hereinafter referred to as the payee.

(1) By the payment of interest at the rate of three per centum per annum on said net sum, payable at the end of each year during the lifetime of the payee, and by the payment upon the death of the payee of the said net sum together with any accrued interest for the year then current; or,

(2) By the payment of equal annual instalments for a specified number of years, whether the payee lives or dies, the first instalment being payable immediately, in accordance with the following table for each one thousand dollars of said net sum; or,

(3) By the payment (a) of twenty equal annual instalments certain, whether the payee lives or dies, the first annual instalment being payable immediately, and the twentieth annual instalment being payable nineteen years later, and (b) of annual instalments of a like amount thereafter throughout the remaining lifetime of said payee, the first of such annual instalments being payable one year after the twentieth annual instalment certain provided said payee be then alive, the payments terminating with the last annual instalment preceding the death of said payee, in accordance with the following table for each one thousand dollars of said net sum.

TABLE OF ANNUAL INSTALMENTS FOR EACH $1,000.

If so requested in writing when making the election, these instalments will be paid in equal fractional parts, semi-annually, quarterly, or monthly, the total of the fractional payments each year being equal to the annual payment provided for by this table.

MODE OF SETTLEMENT (2).		MODE OF SETTLEMENT (3).			
Number of Annual Instalments.	Amount of each Annual Instalment	Age of Payee at Death of Insured.	Amount of each Annual Instalment	Age of Payee at Death of Insured.	Amount of each Annual Instalment
2	$507 89	10 and under	$39 52	42	$51 17
			39 70	43	51 80
			39 88	44	[illegible]
			40 08	45	53 12
			40 29	46	53 80
			40 49	47	54 49
			40 71	48	55 19
			40 94	49	55 89
			41 18	50	56 69
			41 42	51	57 39
			41 68	52	57 98
			41 95	53	58 66
			42 24	54	59 32
			42 53	55	59 96
			42 84	[illegible]	60 58
			43 16	57	61 16
			43 49	58	61 72
			43 84	59	62 23
			44 20	60	62 71
			44 58	61	63 15
			[illegible]	62	63 54
			45 30	63	63 89
			45 82	64	64 20
			46 27	65	64 45
			46 73	66	64 67
			47 22	67	64 85
			47 73	68	64 98
			48 25	69	65 09
			48 79	70	65 16
			49 36	71	65 21
			49 94	72	65 23
			50 54	73 and over	65 25

Unless otherwise specified in making the election of one of the above modes of settlement the amount payable upon the death of the payee under mode of settlement (1), or any instalments payable after the death of the payee under mode of settlement (2), or any of the twenty equal annual instalments certain which may be payable after the death of the payee under mode of settlement (3), shall be payable to the payee's executors or administrators.

The election of any of the foregoing modes of settlement may be made, (a) prior to the death of the Insured by the Insured and the beneficiary jointly; or, if the right to change the beneficiary has been reserved, by the Insured alone; or, (b) upon the death of the Insured, if no prior election shall have been made, by the payee: if the Policy be assigned, the assignee must join in any election: such election shall be made by filing written notice thereof at the Home Office of the Company accompanied by this Policy for suitable endorsement hereon. In event of settlement of this Policy under any of said modes of settlement it shall be surrendered to the Company and a supplementary contract shall be issued providing for the mode of settlement elected and the date of such contract shall be the date of receipt at said Home Office of completed proofs of death.

If the net sum payable under the Policy be payable to two or more persons, modes of settlement (1) and (3) are available only if each such person be entitled to receive a separate share of said net sum, in which case each such share shall be settled by the issuance of a separate supplementary contract; modes of settlement (1) and (3) are not available if the payee be a corporation, a partnership or an association.

If so specified in the written notice making election of one of the foregoing modes of settlement, but not otherwise, the supplementary contract may at any time be surrendered to the Company and the Company will pay for the legal surrender thereof, (a) where mode of settlement (1) has been elected, the said net sum together with interest thereon to the date of surrender at the rate of three per centum per annum for the fractional part of a year, if any, for which interest shall not have already been paid, (b) where mode of settlement (2) or (3) has been elected, the commuted or then present value computed at three per centum interest, compounded annually, of the then future instalments certain exclusive of participation; but no such surrender and commutation will be made under mode of settlement (3) except after the death of the payee occurring before all of said twenty annual instalments certain shall have become payable. A payee who has not the right to surrender the supplementary contract to the Company shall not have the right to assign or encumber such contract or any part thereof or any instalment accruing thereon.

Such supplementary contract shall participate annually in the excess of interest earnings over three per centum per annum, at the same excess rate each year as is used in the dividend calculations of that year in the case of policies issued in the same year as this Policy, but if settlement be made under mode of settlement (3), only that part of the supplementary contract providing for instalments for the fixed period of twenty years shall participate. Any excess interest shall be paid annually on the anniversary of the date of issue of the supplementary contract and, where the instalments under mode of settlement (2) or (3) are payable fractionally throughout the year as hereinafter provided, such excess interest shall be calculated on the assumption that the instalments are paid annually at the commencement of each supplementary contract year.

BENEFITS IN THE EVENT OF TOTAL AND PERMANENT DISABILITY.

WHEN SUCH BENEFITS TAKE EFFECT.—If the Insured, after payment of premiums for at least one full year and before default in the payment of any subsequent premium and before attaining the age of 60 years at nearest birthday and while this Policy is in full force, shall furnish due proof to the Company at its Home Office that he has become totally and permanently disabled by bodily injury or disease, so that he is, and will be, permanently, continuously and wholly prevented thereby from performing any work for compensation, gain or profit, or from following any gainful occupation, and that such disability has then existed continuously for not less than 60 days, the Company will grant the following benefits.

BENEFITS.

1. WAIVER OF PREMIUM.—The Company will, during the continuance of such disability, waive payment of each premium as it thereafter becomes due, commencing with the first premium due after receipt of said due proof of such disability.

2. INCOME TO INSURED.—One year after the anniversary of the date of issue of this Policy next succeeding the receipt of said due proof, the Company will pay to the Insured, if then living and such disability still continue, a sum equal to one-tenth of the face amount of the Policy, but not including dividend additions, and a like sum on each such anniversary thereafter, if the Insured be then living and such disability still continue.

The face amount of the Policy shall not be decreased because of any premium waived or any income payment made nor shall such waived premium or income payment be deducted in any subsequent settlement of the Policy, and the loan and surrender values will increase each year in the same manner as if each premium had been paid when due instead of being waived.

PROOF OF CONTINUANCE OF DISABILITY REQUIRED; RECOVERY FROM DISABILITY.—Although the proof of total and permanent disability may have been accepted by the Company as satisfactory, the Insured shall at any time thereafter, and from time to time, but not oftener than once a year, on demand, furnish to the Company due proof of the continuance of such disability, and if the Insured shall fail to furnish such proof, or if it shall appear to the Company that the Insured is able to perform any work or follow any occupation whatever for compensation, gain or profit, no further premium shall be waived and no further income shall be paid.

GENERAL PROVISIONS.—The provision for such Disability Benefits shall immediately terminate either, (a) if the written request of the Insured for cancellation thereof be received at the Home Office of the Company together with the Policy for endorsement, or (b) if the Insured shall, voluntarily or involuntarily, engage in military or naval service in time of war or in work as a civilian in any capacity whatever in connection with actual warfare.

The additional ..... annual premium of *$14.20*, in consideration of which these disability benefits are granted, is payable for *twenty* full years or until the prior termination of the provision for these benefits. The premium stated on the face of the Policy includes such additional premium, and the premium payable, if any, after the provision for these benefits terminates will be the premium stated on the face of the Policy less the amount of such additional premium.

The entire and irrecoverable loss of the sight of both eyes or the severance of both entire hands or both entire feet or of one entire hand and one entire foot shall be considered total and permanent disability without prejudice to any other cause of disability.

NOTICE.—No agent or other person except the President, Vice-President, a Second Vice-President, a Secretary or the Treasurer

of the Company has power on behalf of the Company to make, modify or discharge this or any contract of insurance, to extend the time for paying a premium, to waive any lapse or forfeiture or any of the Company's rights or requirements, or to bind the Company by making any promise respecting any benefits hereunder or by accepting any representation or information not contained in the written application for this Policy.

In Witness Whereof, the Company has caused this Policy to be executed this *first* day of *June,* 1917.

W. J. EASTON, *Secretary.* CHARLES A. PEABODY, *President.*

MILITARY AND NAVAL SERVICE.—This Policy, (with the exception of the provision, if any, contained herein for waiver of premium or other benefits in the event of total and permanent disability) is free, from its date of issue, from restrictions as to, or payment of extra premium for, military or naval service of the United States of America within the continental limits of the United States of America, not including Panama.

Outside of said limits, the following restrictions apply:

If the Insured shall, within two years from the date of issue hereof, engage in either military or naval service of the United States of America, or of any other country, in time of war or in work as a civilian in any capacity *whatever* in connection with actual warfare, (1) notice thereof shall be given in writing by or on behalf of the Insured to the Company within thirty-one days after the beginning of such service or work, and (2) an extra premium of ten per centum of the face amount of the policy shall be due and payable to the Company at the beginning of such service or work; if such service or work commence in the first policy-year and if the Insured be engaged in such service or work at the expiration of one year from the date of the beginning of such service or work, a further extra premium of the same amount shall then be due and payable; grace periods of ninety days and thirty-one days respectively shall be allowed for the payment of the first and second extra premiums. After the Policy has been two full years in force, no further extra premium shall be due hereunder. If the ordinary premiums be duly paid, but if such notice shall not be given within said thirty-one days or if such extra premium or premiums shall not be paid within the respective periods of grace, the Company's liability hereunder shall in either of the following events be limited to the reserve held for this Policy at the date of the Insured's death; first, if the Insured, having engaged in military or naval service, shall die within one year after the due date of the last extra premium payable while engaged in such service or within six months after the termination of such service, or, second, if the Insured, having engaged in work as a civilian in any capacity *whatever* in connection with actual warfare, shall die within two years after the date of issue of this Policy while engaged in such work.

Six months after the termination of any war, for which an extra premium shall have been paid under the above provision, an investigation shall be made of the mortality arising amongst lives insured by this Company's policies under which such extra premiums were paid; in such investigation such lives insured shall be treated as one class irrespective of the nature of the service or work, and if the extra premiums paid shall have been more than sufficient to pay for the extra mortality, the excess will be refunded, such refund being made to each such policyholder in proportion to the amount of extra premium paid, irrespective of the nature of the service or work in which engaged.

Except as hereinabove specified (with the exception of the provision, if any, contained herein for waiver of premium or other benefits in the event of total and permanent disability) this Policy shall be free from restrictions as to, or payment of extra premium for, military or naval service.

APPLICATION.

THIS APPLICATION is made to THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK. All the following statements and answers, and all those that I make to the Company's Medical Examiner; in continuation of this application, are true, and are offered to the Company as an inducement to issue the proposed policy. I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired. The proposed policy shall not take effect unless and until the first premium shall have been paid during my continuance in good health, and unless also the policy shall have been delivered to and received by me during my continuance in good health; except in case a conditional receipt shall have been issued as hereinafter provided;

7. I do not contemplate any change of occupation, or becoming connected with any military or naval organization or service or going to any foreign or tropical countries except: (if none, so state).

8. Are you connected with any military or naval organization or service, officially or otherwise? (Ans. Yes or No.)

It is understood and agreed that, during the period of one year following the date of issue of the Policy of Insurance for which application is hereby made, (a) the risk of death will not be covered by the Policy if such death occur by my own act, whether sane or insane, (b) I will not engage in any of the following extra-hazardous occupations or employments: retailing intoxicating liquors, handling electric wires or dynamos, blasting, mining, submarine labor, aviation, aeronautic ascensions, the manufacture of highly explosive substances, service upon any railroad train or track or in switching or in coupling cars, or on any steam or other vessel, unless written permission is expressly granted by the Company. I agree that the policy, if issued, may set forth restrictions on (1) military or naval service or work in connection with warfare, or (2) hazards due to warfare or insurrection outside of the United States of America, and that any such provisions shall be binding upon me and upon anyone having any interest in said policy. I agree that no agent or other person except the President, Vice-President, a Second Vice-President, a Secretary or the Treasurer of the Company has power on behalf of the Company to make, modify or discharge any contract of insurance, to extend the time for paying a premium, to waive any lapse or forfeiture or any of the Company's rights or requirements, or to bind the Company by making any promise respecting any benefits under any Policy issued hereunder or by accepting any representation or information not contained in this application.

MEDICAL EXAMINER'S FORM.

I certify that each and all of the foregoing statements and answers were read by me and are fully and correctly recorded by the Medical Examiner.

20 PAYMENT LIFE (ENDOWMENT AT 85) NON PARTICIPATING POLICY WITH DISABILITY BENEFIT RIDER.

No. 99,999. AGE, 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $312.30

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA,

Chicago, Ill.

Hereby Agrees to Pay *Ten Thousand* Dollars to *Mary Doe (wife of the Insured) if living, if not living, to the Insured's* Executors, Administrators or Assigns, or to any other Beneficiary designated by the Insured as hereinafter provided, at the Home Office of the Company in the City of Chicago, Illinois, less any indebtedness to the Company hereon and any unpaid portion of the current year's premium, upon receipt of due proof of the death of *John Doe,* the Insured hereunder, during the continuance of this Contract, as hereinafter provided.

ENDOWMENT PROVISION.—If the Insured be living and all premiums shall have been duly paid, this Policy will mature for its face amount and become payable as an endowment to the Insured or legal holder hereof, at the end of the policy year falling nearest to age 85 of the Insured, which date is the end of the endowment period of this Policy; and this contract shall thereupon cease and determine.

CHANGE OF BENEFICIARY.—The Insured shall have the right, at any time when this Policy is in force and not assigned, to change the Beneficiary or Beneficiaries, in accordance with the rules of the Company, by filing with the Company a written request for the change desired and presenting the Policy for endorsement, such change to take effect upon endorsement of the same upon the Policy by the Company.

The Total and Permanent Disability Benefit Provision attached hereto is hereby expressly referred to and made a part of this contract.

BENEFITS, PRIVILEGES AND PROVISIONS

INCONTESTABILITY.—This Policy shall be incontestable after one year from its date, except for non-payment of premium, and except for violation of its conditions in regard to military or naval service in time of war. If, however, the age of the Insured has been misstated, the amount payable under this Policy, either within or after the contestable period, shall be such amount of insurance as the premium paid would have purchased at the rate for the correct age of the Insured. Age will be admitted on satisfactory proof.

The Insured may serve in the militia in time of peace, or for the purpose of preserving order in case of riot; but in time of war, before engaging in hostilities, a written permit must be obtained from the Company. On written request and payment of the extra premium charged therefor, a permit will be granted for military or naval service in time of war. In case of the death of the Insured from service in war, without such permit, the liability of the Company shall be limited to the reserve hereon.

GRACE IN PAYMENT OF PREMIUMS.—A grace of one month (not less than thirty days), without interest, will be allowed in the payment of each premium after the first, during which month the

insurance will continue in force; and if the Insured shall die within the month of grace, the unpaid premium for the current policy year will be deducted from the amount payable under this Policy.

REINSTATEMENT.—This Policy, if not previously surrendered to the Company, will be reinstated at any time after date of default in payment of premium, upon written application therefor accompanied by proof of insurability satisfactory to the Company, and upon the payment of premiums to date of reinstatement, with interest at the rate of six per cent per annum, and payment or reinstatement, with interest at contract rate, of any indebtedness existing at the date of such default.

CASH LOANS.—At any time while this Policy is in force under its original premium paying condition, the Company will advance on proper assignment of the Policy and on the sole security thereof any sum not exceeding the cash surrender value of the Policy at the end of the current policy year, less any outstanding indebtedness on or secured by the Policy and any unpaid balance of the premium for the current policy year. Interest on any such loan will be at the rate of six per cent per annum and will be payable in advance to the end of the current policy year and annually in advance thereafter. Failure to repay any such advance or loan or to pay interest, shall not avoid the Policy unless the total indebtedness thereon to the Company shall equal or exceed the loan value at the time of such failure, nor until one month (not less than thirty days) after notice shall have been mailed by the Company to the last known address of the Insured and of the assignee, if any. The Company shall have the right to defer the making of any loan available under this Policy (unless such loan is for the purpose of paying renewal premiums on policies of this Company) for a period not exceeding ninety days from receipt of written application for loan.

NON-FORFEITURE PROVISIONS

VALUES UPON SURRENDER OR LAPSE.—After premiums shall have been paid hereon for three full years, in case of default in premium payments, the Insured or the legal holder hereof shall be entitled:

CASH SURRENDER VALUE.—To receive the Cash Surrender Value of this Policy, upon legal surrender thereof to the Company at its Home Office within two months after date of default. Payment of cash value may be deferred by the Company for not to exceed ninety days from receipt of written application therefor by the Company; or,

PAID-UP INSURANCE.—Upon written application and legal surrender of this Policy to the Company at its Home Office, within two months after default, to have this Policy reissued by endorsement as a Paid-Up Non-Participating Policy payable at the same time and on the same conditions as this Policy, for such amount as the Cash Surrender Value of this Policy, less any indebtedness thereon, will purchase, applied as a net single premium at the attained age of the Insured, according to the American Experience Table of Mortality, with interest at the rate of three and one-half per cent. per annum; or,

EXTENDED INSURANCE.—To have the Policy automatically extended in force from date of default, without the right to loans, for its face amount less any indebtedness thereon, for the number of years and complete months which the Cash Surrender Value of this Policy at date of default, less any indebtedness thereon, will purchase, applied as a net single premium at the attained age of Insured, according to the American Experience Table of Mortality, with interest at the rate of three and one-half per cent. per annum. If the sum applicable to purchase extended insurance be more than sufficient to extend the insurance to the end of the endowment period of the Policy, then the balance will be applied to the purchase of a non-participating pure endowment payable to the Insured or the legal holder hereof, at the end of the endowment period, on which date the insurance shall cease.

The Cash Surrender Values of this Policy, as set forth in the following table, are the full reserve thereon, according to the American Experience Table of Mortality with interest at the rate of three and one-half per cent. per annum.

The figures in the following table are computed in accordance with the foregoing provisions and upon the assumption that there is no indebtedness on the Policy. They are stated for completed insurance years only, and in case of default in payment of premium due at an intermediate period, the non-forfeiture values will be computed on the same basis as the corresponding values for the end of the policy year last expired, and subject to the same conditions.

TABLE OF EXTENDED AND PAID-UP INSURANCE, CASH AND LOAN VALUES.

After Premiums have been Paid for Full Years	Extended Insurance			Paid-up Endowment	Cash Surrender and Loan Values
	Years	Months	Cash at End of Period		
3 Years	4	11	$	$ 1090 00	$ 431 10
4 "	7	7	$	1630 00	658 30
5 "	10	2	$	2170 00	894 00
6 "	12	7	$	2700 00	1138 50
7 "	14	8	$	3240 00	1392 20
8 "	16	7	$	3770 00	1655 30
9 "	18	2	$	4300 00	1928 40
10 "	19	7	$	4829 00	2211 50
11 "	20	10	$	5350 00	2505 20
12 "	21	11	$	5870 00	2809 80
13 "	22	11	$	6390 00	3125 60
14 "	23	10	$	6900 00	3453 10
15 "	24	10	$	7420 00	3792 60
16 "	25	10	$	7930 00	4144 60
17 "	27	1	$	8440 00	4509 80
18 "	28	7	$	8960 00	4889 00
19 "	30	11	$	9470 00	5283 10
20 "		Full Pa	id For	10000 00	5693 00
25 "					6311 00
30 "					6940 60

Loan and Surrender Values of this Policy for years after the twentieth year, are equivalent to the full reserve, and will be furnished on request.

This Policy, together with the application therefor, a copy of which is hereto attached and made a part hereof, shall constitute the entire contract between the parties hereto.

All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties; and no such statement shall avoid this Policy unless it is contained in the written application therefor, a copy of which application is attached hereto.

Agents are not authorized to alter or modify this Policy of Insurance, or to extend the time for the payment of any premium.

This Policy is not entitled to participate in the profits or divisible surplus of the Company.

The Company, upon request, will furnish blanks for proof of death under this Policy. Proof of death must be furnished to the Company at its Home Office in Chicago, Illinois.

All premiums are payable at the Home Office, but will be accepted elsewhere if paid to an agent in exchange for a receipt, signed by the President, Vice-President, Secretary or Actuary and countersigned by the agent designated thereon. This insurance is granted upon condition that all premiums be promptly paid when due, and failure to pay any premium, or any part thereof, when due, shall forfeit and cancel this contract and terminate all obligations of the Company under this Policy, except as herein otherwise pro-

vided. No act or series of acts upon the part of the Company in sending premium notices and accepting premium payments after maturity shall constitute or evidence a waiver of the provisions of this paragraph.

The insurance under this Policy is based upon annual premiums, payable in advance, but premiums may be paid in semi-annual or quarterly instalments, in advance, at the option of the Insured, as follows: *$162.30* semi-annually, carrying the insurance for six months; or *$82.70* quarterly, carrying the insurance for three months; with one month of grace on each premium after the first as elsewhere provided herein.

Any assignment of this Policy must be acknowledged and made in duplicate, and both copies must be sent to the Home Office, one of which will be returned with endorsement. The Company will not assume responsibility for the validity of any assignment, and any claim arising under an assignment will be subject to satisfactory proof of insurable interest. Forms for assignment will be furnished by the Company.

The Reserve Values on this Policy are computed according to the American Experience Table of Mortality, with interest at the rate of three and one-half per cent. per annum.

OLD AGE INCOME BENEFIT.

On the *First* day of *June, 1947,* being the anniversary date nearest to age sixty-five of the Insured, if this Policy shall be in full force on said date and free from indebtedness, and if all premiums falling due prior to said date shall have been paid, then on legal surrender of said Policy to the Company, a supplementary contract will be issued in lieu thereof, providing for the payment to the Insured or legal holder hereof, without further payment of premiums, of annual instalments of *$640.80* each, said annual instalments to be paid during the remaining lifetime of the Insured.

At the option of the Insured or the legal holder hereof, payment will be made in monthly instalments in lieu of annual instalments.

The payment of the first instalment shall be made on the above mentioned date, and payment of subsequent instalments shall be made either annually thereafter, or monthly thereafter, according to the plan of payment selected.

If the Insured should die before a total of ten annual instalments or a total of one hundred twenty monthly instalments shall have been paid, then the remaining annual instalments to make ten annual instalments in all, or the remaining monthly instalments to make one hundred twenty monthly instalments in all, shall be commuted on the basis of interest at the rate of three and one-half per cent. per annum, and be paid to the legal representatives of the Insured or to the legal holder hereof, which said

payment shall constitute settlement in full of said supplementary contract.

NOTE.—To obtain the amount of the monthly instalments, multiply the amount of the annual instalment shown in the first paragraph by the decimal .08465.

INSTALMENT OPTIONS.

This Policy is issued payable in one sum on the death of the Insured, but the Insured may at any time, upon written consent of the assignee or irrevocable beneficiary, if any, change the manner of such payment from one sum to such number of limited instalments as the Insured may elect, as provided in the following Table of Limited Instalments, by giving written notice to the Company at its Home Office in Chicago, Illinois, accompanied by this Policy for endorsement. The Insured may at any time during his lifetime in like manner direct that the beneficiary shall have the right, when any instalment becomes due, to commute and receive in one sum the then present cash value of all unpaid instalments, computed on the basis of interest at the rate of three and one-half per cent per annum. The beneficiary, without such direction, shall not have such right.

In like manner, the Insured may, if there is but one beneficiary under the Policy, direct that the proceeds of the Policy shall become payable in continuous instalments during the lifetime of the beneficiary; the amount of each instalment, according to the age at last birthday of the beneficiary, at date of death of the Insured, being indicated in the following Table of Continuous Instalments.

In like manner, the Insured may at any time subsequently, change any selection of Instalment Benefits; or revoke any selection, thereby making this Policy again payable in one sum.

In the event of the death of the beneficiary after the maturity of this Policy and before the payment of the total number of instalments payable hereunder, the executor or administrator of such beneficiary shall have the right to commute into one cash payment the then present value of the unpaid instalments, computed on the basis of interest at the rate of three and one-half per cent. per annum.

The first instalment under this Contract shall be due immediately upon receipt of due proof of the death of the Insured, and subsequent instalments shall be paid annually thereafter, upon each succeeding anniversary of the first payment, until all instalments due shall have been paid.

The following tables are based upon $1,000.00 of insurance, and will apply *pro rata* to the amount payable under this Policy, in event of the death of the Insured while this Policy is in force. If, however, the amount due is less than $1,000.00, it shall be paid in one sum and not in instalments.

TABLE OF LIMITED INSTALLMENTS

Number of Installments	25	*20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2
Amount of Each	$58.82	$67.98	$70.47	$73.25	$76.37	$79.88	$83.88	$88.47	$93.77	$99.98	$107.33	$116.17	$127.00	$140.55	$158.01	$181.32	$213.00	$265.84	$344.88	$500.00

*ILLUSTRATION.—If the selection of 20 Installments is made, the amount of each Installment will be $67.98 for each $1,000.00 insurance, payable twenty of said annual installments to be paid after the death of the Insured.

TABLE OF CONTINUOUS INSTALLMENTS

Twenty-five Annual Installments at least to be paid, but Installments to continue during the entire life-time of beneficiary. (Payment by Continuous Installments cannot be selected if there is more than one beneficiary under this Policy.)

Age of Beneficiary at Death of Insured	10 or under	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Amount of Each Installment	$40.25	$40.44	$40.63	$40.82	$41.03	$41.24	$41.46	$41.69	$41.93	$42.18	$42.44	$42.71	$42.96	$43.28	$43.58	$43.90	$44.23	$44.58	$44.90
Age of Beneficiary at Death of Insured	29	30	31	32	33	34	*35	36	37	38	39	40	41	42	43	44	45	46	47
Amount of Each Installment	$45.30	$45.69	$46.07	$46.48	$46.88	$47.34	$47.79	$48.25	$48.72	$49.20	$49.68	$50.19	$50.69	$51.22	$51.72	$52.23	$52.74	$53.24	$53.74
Age of Beneficiary at Death of Insured	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66 and over
Amount of Each Installment	$54.27	$54.69	$55.13	$55.58	$55.97	$56.34	$56.69	$57.01	$57.30	$57.58	$57.79	$57.98	$58.14	$58.28	$58.38	$58.47	$58.53	$58.57	$58.57

*ILLUSTRATION.—If at the death of the Insured the beneficiary should be 35 years of age last birthday, the amount of each Annual Installment will be $47.79 for each $1,000.00 of insurance, payable during the entire life-time of the beneficiary, but if the beneficiary should die before the 25 Installments shall have been paid, the remainder of the 25 Installments shall be commuted and paid in one sum to the executors, administrators or assigns of the beneficiary.

This insurance is granted in consideration of the payment in advance of a premium of *Three Hundred Twelve* Dollars and *Thirty* Cents (which may, however, be paid in semi-annual or quarterly installments, as elsewhere provided herein), for one year's term insurance, terminating on the *First* day of *June, 1918*, and the minimum reserve, if any, required by law, and in further consideration of the payment of an annual renewal premium of *Three Hundred Twelve* Dollars and *Thirty* Cents on or before the *First* day of each *June* thereafter during the continuance of this Contract, or until renewal premiums for *nineteen* complete years shall have been paid.

In Witness Whereof, the NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA has caused this Agreement to be signed by its President and Secretary at Chicago, Illinois, this *First* day of *June* in the year Nineteen Hundred and *Seventeen*.

Countersigned

ROBERT D. LAY, *Secretary.* — A. M. JOHNSON, *President.*

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA

Home Office: National Life Building, Chicago.

Provision for

Total and Permanent Disability Benefit.

Attached to and forming a part of Policy No. 99,999.

1. After one full year's premium shall have been paid and before default in payment of any subsequent premium, if the Insured prior to attaining the age of sixty years shall furnish to the Company due proof that he has become totally disabled by bodily injury or disease while said Policy is in force, so that he is and will be permanently, continuously and wholly prevented thereby for life from performing any work for compensation or profit or from following any gainful occupation, the Company by endorsement upon said Policy will agree to pay for the Insured the subsequent annual premiums, if any, as they shall become due. Any premium or premiums paid by the Company as above provided shall not be a lien upon said Policy, and the loan and surrender values provided therein shall be the same as though premiums had been paid in cash. In addition to, or independently of, all other causes of total and permanent disability, the Company will consider the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrist, or both feet at or above the ankles, or of one entire hand and one entire foot, as total and permanent disability within the meaning of this provision.

2. One year after receipt of due proof of disability as provided in paragraph 1, the Insured or the legal holder may draw a sum equal to one-tenth of the face amount of said Policy, and a

like sum annually thereafter during the continuance of such disability. The Policy must be returned to the Company for endorsement thereon of each payment. In the event of death of the Insured before the total sums so drawn equal the face amount of the Policy, the difference between the amount drawn and the face amount of the Policy at date of disability shall become payable to the beneficiary under said Policy or to the legal holder thereof.

3. If the Insured after he has attained the age of sixty shall furnish proof of disability as required under paragraph 1 above, the Company, by endorsement on said Policy, will agree to waive the payment of all premiums falling due after receipt of such proof, but in that event the amount payable at maturity of the Policy or as a cash surrender value or loan value shall be reduced by the amount of the premiums so waived without interest and the paid-up surrender value shall be correspondingly reduced.

4. Each payment made under the terms of paragraph 2 above shall reduce, by its amount, the sum insured. If at the time such payment becomes due, there shall be an indebtedness on said Policy in excess of the cash surrender value of the reduced amount of insurance, the Company will ap
may be necessary to reduce the
interest, to the amount secured b

5. It is expressly agreed, h
to the continuation of premium p
by the Company, that as often a
not oftener than once a year, the
proof of the continuance of such t
shall recover, so as to be able to
the Company's obligation to pay
ments, shall thereupon cease and
ment of the premiums in accorda
premium due date following such
the insurance shall have been red
provisions, such reduced amount
the face amount of the Policy an
due, as well as all benefits unde
proportion to the reduced amount of insurance.

6. This Total and Permanent Disability Benefit Provision is issued in consideration of an extra premium of $6.90 per annum, which is included in the whole annual premium under said Policy. On any anniversary of said Policy, this disability provision may be cancelled in writing by the Insured in which event the Policy shall be returned to the Company for endorsement, and all subsequent annual premiums falling due will be reduced by the amount of the extra premium above stated. Any annual premium or premiums falling due on or after the anniversary of said Policy nearest to age 60 of the Insured, shall be reduced by the amount of the extra premium above stated.

7. This Total and Permanent Disability Benefit Provision shall immediately terminate and become null and void if the Insured shall voluntarily or involuntarily engage in military or naval service in time of war or in work as a civilian in any capacity whatever in connection with actual warfare, and the additional premium charged therefor shall cease to be payable from the time of entry into any such service or work; and any unearned portion of any premium that shall have been paid to the Company under this Total and Permanent Disability Benefit Provision shall be refunded upon request of the Insured in writing. Failure to refund before request in writing shall not be construed as continuing said Total and Permanent Disability Benefit Provision in force.

Dated at Chicago, Illinois, this *first* day of *June*, 1917.

ROBERT D. LAY, *Secretary.* A. M. JOHNSON, *President.*

APPLICATION.

I represent on behalf of myself, and of any person who shall have or claim an interest in any Policy issued under this applica-
answers, as well as those I have made
the Company's Medical Examiner, are
agree to pay the first premium upon
and further agree that the Company
er this application until it has been re-
Policy issued thereon by the Company
the premium actually paid to and ac-
r its authorized agent, all during my
on of health.

MEDICAL EXAMINER'S FORM.

I hereby certify that I have read all statements and answers in both parts of this application, and represent and agree, on behalf of myself and of any person who shall have or claim any interest in any contract issued hereunder, that said statements and answers, as therein written, are full, complete and true, and shall be the basis of and the consideration for the contract hereby applied for, and for any additional contract of insurance that may be issued on the faith hereof; and agree that if within a period of one year from the date of any policy that may be issued upon this application, I shall die from self-destruction, sane or insane, or as a result of an aeronautic ascension, the Company's liability under such Policy shall be limited to a sum equal to the premiums actually received by it.

I hereby expressly waive, on behalf of myself and of any person who shall have or claim any interest in any Policy issued hereunder all provisions of law now existing or that may hereafter exist, preventing any physician or other person from disclosing any information acquired in attending me in a professional capacity or otherwise, or rendering such physician or person incompetent to testify as a witness in any manner whatever; and I further hereby consent that any such physician or person shall also disclose to the Company any such information.

20-PREMIUMS LIFE POLICY.

No. 99,999. AGE 35.
SUM INSURED, $10,000. ANNUAL PREMIUM, $372.70.

NATIONAL LIFE INSURANCE COMPANY

An Insurance of *Ten Thousand Dollars* is hereby granted on the life of *John Doe* of *Montpelier, Vermont,* immediately payable upon receipt at the Home Office of the Company in Montpelier, Vermont, of due proofs of the death of the Insured during the continuance of this policy, to *his wife, Mary Doe.*

CHANGE OF BENEFICIARY. The right is reserved to the Insured, if no assignment of this policy has been duly filed with the Company, to designate a new beneficiary, from time to time, by filing written notice thereof at the Home Office of the Company. Such change shall take effect only upon its endorsement on the policy by the Company in the lifetime of the Insured. If any beneficiary shall die before the Insured, the interest of such beneficiary shall vest in the Insured, unless otherwise provided by this policy.

CONSIDERATION. This policy is issued in consideration of the application therefor and a premium of *Three hundred seventy-two 70-100* Dollars, to be paid to this Company upon delivery of this policy, and of the payment of a like sum on or before the *first day of June* in every year during the lifetime of the Insured, until *twenty* full years' premiums have been paid.

INCONTESTABILITY. This policy shall be incontestable after one year from its date of issue, except for non-payment of premiums.

PARTICIPATION. This policy shall participate in the surplus of the Company and the Company will annually determine and account for the portion of the divisible surplus accruing hereon. Dividends, when declared, shall become absolutely the property of the Insured and at his option may be: 1st, Paid in cash; or 2nd, Applied toward the payment of any premium or premiums; or 3rd, Converted into additional paid-up participating insurance; or 4th, Deposited with the Company subject to the payment annually of three per cent interest thereon, together with the share of surplus interest apportioned on account of this policy by the directors of the Company. Such deposits may be

withdrawn at any time and will be included in any cash settlement of this policy. Unless the Insured shall elect otherwise prior to thirty days after any dividend is due, the same will be paid in cash.

POLICY THE ENTIRE CONTRACT. This policy, and its application, which is made a part hereof and a copy of which is hereon endorsed, together with General Provisions contained on the reverse of this page, which are hereby made a part of this policy as fully as if they were recited at length over the signatures hereunto affixed, constitute the entire contract between the parties.

In Witness Whereof, the NATIONAL LIFE INSURANCE COMPANY has, by its President and Secretary, signed this policy this *first* day of *June, 1917,* at Montpelier, Vermont.

O. D. CLARK, *Secretary.* FRED A. HOWLAND, *President.*

GENERAL PROVISIONS.

NON-FORFEITURE. (a) On failure to pay any premium or any part thereof, or any premium note or interest thereon, when due, this policy, except as otherwise provided herein, shall immediately lapse; if, however, lapse occurs after three full years premiums have been paid, the owner of the policy shall be entitled, at the end of successive policy years, to one of the settlements specified in the following table, which are: *First,* without action of the Insured, Non-participating Continued Term Insurance for *$10,000* for the specified term counting from the anniversary date to which full years premiums have been paid; or *Second,* on application and legal surrender of this policy within three months, a participating Paid-up Policy; or *Third,* on application and legal surrender of this policy within three months, a Cash Value.

TABLE OF CONTINUED AND PAID-UP INSURANCE AND CASH OR LOAN VALUES

At End of	Continued Insurance	Paid-up Insurance	Cash or Loan Value	At End of	Continued Insurance	Paid-up Insurance	Cash or Loan Value
2d Year	6 Years 224 Days	1,530	582.00	13th Year	22 Years 195 Days	6,560	3,901.60
3d "	10 " 322 "	2,014	844.60	14th "	23 " 156 "	7,040	3,837.00
4th "	11 " 36 "	2,560	1,115.20	15th "	24 " 70 "	7,530	4,183.30
5th "	12 " 152 "	3,084	1,394.60	16th "	25 " 35 "	8,020	4,541.10
6th "	13 " 290 "	3,560	1,681.40	17th "	25 " 359 "	8,510	4,910.70
7th "	14 " 216 "	4,070	1,977.70	18th "	27 " 57 "	9,000	5,293.10
8th "	15 " 52 "	4,570	2,263.10	19th "	28 " 203 "	9,500	5,688.30
9th "	16 " 173 "	5,060	2,587.60	20th "	" "	10,000	6,078.20
10th "	20 " 227 "	5,560	2,942.40	25th "	" "		6,667.20
15th "	21 " 239 "	6,050	3,176.80	30th "	" "		7,252.40

(b) The above table of values represents the full reserves according to the American Experience Table of Mortality with interest at three per cent less deductions (already made) in the amount applicable to purchase continued insurance of not exceeding at any time two and one-half per cent of the amount insured and in the cash or loan values of not exceeding one per cent of

the amount insured up to the end of the seventh policy year, said values for the eighth and any subbsequent year being the full reserve; and with no deduction at any time in paid-up insurance. The corresponding values for intervening and subsequent years will be extended on request upon a like basis of calculation. To these cash surrender or loan and paid-up insurance values will be added in any settlement the full reserve or face values respectively of any dividend additions in force.

(c) Should default occur in the payment of any quarterly or semi-annual premium within the policy year, the cash or paid-up or continued insurance values will be the values at the beginning of the year plus a proportionate part of the increase in values by the table for such year.

(d) Any indebtedness to the Company on account of this policy, unless otherwise provided in this policy, will be deducted from the cash value and will also proportionately reduce the value applicable to purchase paid-up insurance and applicable to determine the amount at risk under continued insurance.

(e) Paid-up and continued insurance may be surrendered at any time for a cash value, computed upon the basis of calculation specified in paragraph (b) preceding.

LOANS. After three full annual premiums have been paid, the Company will loan upon the sole security of this policy at any time while continued in force, and upon receipt by it of this policy duly assigned, up to the limit secured by the above specified cash or loan values at the end of the policy year within which application for the loan is made. The rate of interest on such loan shall not exceed six per cent per annum and if such interest be not paid, when due, it shall be added to the principal until the limit of said cash surrender value has been reached, whereupon, if then the interest be not paid, the policy shall become null and void, but not until one month after notice shall have been mailed by the Company to the last known address of the person to whom the loan was made and of the Insured and any assignee. All or any part of a loan may be paid at any time while the policy is in force.

Loans will in like manner be made upon a paid-up policy (but not on continued insurance) up to the limit secured by its cash value.

Note.—No loan will be made if the Insured or any beneficiary is a minor, or cannot make a legal transfer.

PREMIUM PAYMENTS. All premiums, both first and renewal, are payable at the Home Office or to an agent of the Company upon delivery, on or before date due, of a receipt signed either by the Secretary or Actuary of the Company and countersigned by said agent. Notes for premiums will be accepted on the sole signature of the Insured, provided this policy be not duly assigned, so long as the free loan value of the policy is sufficient security therefor, and such notes will be a lien on the policy as fully as if executed by all persons having an interest therein. All or any part

of a premium note may be paid at any time while the policy is in force.

Premium payments, on written request of the Insured to the Home Office, may be changed so as to be made payable annually, semi-annually or quarterly, in accordance with the published rates in force at date of issue.

GRACE. A grace of thirty-one days will be granted for payment of every premium after the first, holding the insurance in full force, but if death occurs during said period, the overdue premium will be deducted in any settlement of this policy.

INSTALMENT SETTLEMENTS. (a) The Insured, provided this policy has not been assigned, on written notice to the Company and the return of this policy for such endorsement, may provide for the payment of its proceeds as follows:

(1) To have the Company retain all or part of such proceeds, subject to its payment annually to the beneficiary of three per cent interest thereon, first payment one year after maturity of this policy. If this mode of settlement is used, the Company will on the death of the beneficiary pay the principal sum, with pro rata interest to date, to the executors, administrators or assigns of said beneficiary; or at any anniversary, upon request of the beneficiary, unless it has been otherwise ordered by the Insured, it will pay the principal sum in full in determination of its entire obligation.

(2) To have all or any part of such proceeds paid to the beneficiary in equal yearly instalments certain as per table on fourth page hereof, first payment immediate.

(3) To have all or any part of such proceeds paid to the beneficiary in a given number of instalments certain and also during the after lifetime of the beneficiary, first payment immediate, as per table on fourth page hereof.

FRACTIONAL PAYMENTS. (b) The Instalment Settlements will be paid yearly, half-yearly, quarterly or monthly, as written notice to the Company may direct, and the half-yearly, quarterly and monthly payments will bear such ratio to the annual payments appearing in the table as the decimal in the table specifies; but no form of Instalment Settlements will be granted which calls for a periodical payment of less than ten dollars.

BENEFICIARY RIGHTS. (c) The guarantees next immediately preceding are subject to these further mutual understandings: The Company will pay the beneficiary at any time the commuted value of unpaid instalments certain, computed at three per cent interest yearly, unless otherwise directed by written notice from the Insured. The beneficiary may make use of any of the modes of payment by instalments herein provided unless the Company has been otherwise directed by written notice from the Insured and provided this policy does not stand assigned.

SURPLUS INTEREST PARTICIPATION. Interest payments under paragraph (1) and instalment certain settlements under paragraphs (2) and (3), will include the share of surplus interest apportioned on account of this policy by the directors of the Company, to be paid annually beginning with the first annual interest payment or on the anniversary of the payment of the first instalment certain.

POST MORTEM DIVIDEND. If this policy after one year from its date becomes a claim by death, a mortuary dividend will be paid in cash in addition to the policy proceeds.

CONVERTIBILITY. While this policy is in full force and on proper application by the Insured, the Company will at any anniversary date change it, without medical re-examination, to any form of participating insurance then issued by it which requires a higher premium rate, on the payment of such an amount as may be required by the Company for such change. The new policy shall bear the same date and be for the same amount as this policy.

ACCELERATIVE PAID-UP POLICY. Whenever at the end of any policy year the reserve of the policy and of any reversionary additions plus the accumulation of dividends left with the Company is sufficient to buy paid-up participating insurance for the face of the policy the Insured may, on his written application made to the Home Office, have the policy converted to paid-up participating life insurance computed on the basis of a net single premium according to the American Experience Table of Mortality with interest at three per cent.

ACCELERATIVE ENDOWMENT. When the aggregate amount of reserves and accumulations left with the Company equals the face amount of this policy the Company will, on legal surrender, pay such amount as a matured endowment less any indebtedness to the Company hereon or secured hereby.

REINSTATEMENT. In case of lapse of this policy, provided it has not been surrendered to the Company, it may be reinstated at any time on written application therefor, and upon satisfactory evidence of insurability and the payment of all its premium arrears and reinstatement or payment of any indebtedness existing at the date of original default, with interest not exceeding six per cent per annum.

MISSTATEMENT IN AGE. If the age of the Insured has been misstated, on satisfactory proof thereof the amount payable under this policy shall be such as the premium would have purchased at the correct age, or at the option of the Insured the premium may be adjusted and credit given to the Insured or to the Company, according to the Company's published rate at date of issue.

ASSIGNMENTS. The Company assumes no responsibility for the validity of any assignment of this policy, nor will any assignment of this policy be recognized until it has been duly filed with the Company at its Home Office.

Note.—The claim of any assignee shall be subject to proof of interest. The interest of any minor (beneficiary or assignee) must be released by a legally appointed guardian, duly authorized by the appointing court before any adjustment of this policy will be made.

SETTLEMENT. Any indebtedness to the Company on account of this policy, including any deferred premiums for the uncompleted policy year, will be deducted in any settlement of this policy as a claim by death.

REPRESENTATIONS. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy or be used in defence of a claim upon it unless contained in the written application and unless a copy of the application is endorsed on the policy when issued.

ALTERATIONS. No one except the President, a Vice President, Secretary or Actuary of the Company, has power, in behalf of the Company, to make or modify this policy, to extend the time for paying any premium, to waive any forfeiture, or to bind the Company by making any promises or by accepting any representation or information not contained in the application for this policy. These powers will not be delegated.

LIMITATION OF ACTION. No action at law or in equity shall be commenced against the Company for claim under this policy after six years from the time cause of action shall accrue, and it is agreed that, in case of claim by death, cause of action, if any, shall accrue on the date of death of the Insured.

NOTICE TO MEMBERS. The Insured is hereby notified that all claims under this policy are payable at the Home Office in Montpelier, Vermont; that he is a member of the National Life Insurance Company during the continuance of this policy and of any paid-up or continued insurance arising therefrom, and that the annual meetings of the Company are holden at its Home Office in Montpelier, Vermont, on the 3rd Tuesday of January, in each year, at 10 o'clock A. M.

INSTALMENT TABLE.

INSTALMENT SETTLEMENTS ON BASIS OF $1,000 OF INSURANCE PROCEEDS

Provision No. 8

Provision No. 9

In settlement of the Instalments Certain there will be added annually the share of surplus interest apportioned by the directors.

On the death of the beneficiary before the agreed number of Instalments Certain have been paid, the commuted value of the remaining Instalments Certain will be paid to the executors, administrators or assigns of the beneficiary, unless the Company has been otherwise directed by written notice from the Insured.

If payments are to be made half-yearly, find the amount of each payment by multiplying the annual payment by the decimal .5037; if quarterly by the decimal .2528; and if monthly by the decimal .0844.

APPLICATION FORM A.

I hereby agree that this application and the answers made to the Medical Examiner and the policy applied for shall constitute the entire contract between the parties hereto.

APPLICATION FORM B.

I HEREBY CERTIFY that I have read all the statements and answers in this application (Forms A and B), and agree, on behalf of myself and of any person who shall have or claim any interest in any contract issued hereunder: That no material circumstance or information has been withheld or omitted touching my past and present state of health and habits of life, and that said statements and answers, together with this declaration, as well as those made to the Company's medical examiner, are complete and true and shall be the basis of the policy hereby applied for;

That there shall be no contract of insurance until a policy shall have been issued and delivered to me and the premium thereon paid to the Company, or its authorized agent, during my life time and good health; and

That if, within one year from the date of the policy, I shall suicide or destroy myself, sane or insane, the policy hereby applied for shall be null and void and the Company discharged from liability except for the premium paid.

SUPPLEMENT TO FORM A APPLICATION

I understand and agree that any insurance issued upon my application or any amendment thereof shall be subject to the provisions of the following "War Clause," which is hereby made and is to become and be a part of the policy so issued:

WAR CLAUSE.

If within five years from the date of this policy the insured shall engage in military or naval service in time of war, the liability of the Company in event of the death of the insured while so engaged, or within six months thereafter, will be limited to the return of the premiums paid hereon, exclusive of any extra premium paid for military or naval service, less any indebtedness to the Company hereon; unless before engaging in such service or within thirty-one days thereafter, the insured shall.

(a) Pay to the Company at its Home Office in Montpelier, Vermont, such extra premium as may be required by the Company, and

(b) In like manner pay annually thereafter on each anniversary of this policy or within thirty-one days thereafter while the insured shall continue to be so engaged such extra premium as may be required by the Company.

The above grace of thirty-one days granted for the payment of extra premiums will hold the insurance in full force for that period, but if death occurs during such period the over-due extra premium will be deducted in any settlement of the policy.

Within one year after the determination of the war the Company will return such portion of the extra premiums as in its judgment will not be required to cover the extra hazard.

20-PREMIUMS LIFE POLICY WITH DISABILITY BENEFIT RIDER

No. 99999. AGE, 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $369.00.

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY OF BOSTON, MASSACHUSETTS.

In Consideration of the application upon which this Policy is issued, which is made a part hereof, and of the payment in advance of *three hundred and sixty-nine* Dollars, and of the payment of a like sum on or before the *sixteenth* day of *June* in each year thereafter during the life of *John Alden, of Plymouth, Massachusetts,* the Insured, until twenty annual premiums have been paid, whereupon all payment of premiums shall cease, the NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY **Promises and Agrees to Pay,** at its office in the City of Boston, upon due proof of the death of the said Insured, *Ten Thousand* Dollars, to *Priscilla Alden, his wife, if she shall survive him, otherwise to his* executors, administrators or assigns, with.....right of revocation, less any indebtedness to the Company on account of or secured by this Policy, and less any unpaid portion of the premium for the then current policy year. If the age of the Insured has been misstated in the application therefor the amount payable shall be such as the premium paid would have purchased at the rate for the correct age.

In case of the non-payment of any premium when due or during the period of grace, this Policy shall cease to be in force and shall have no value except as provided by the Non-Forfeiture Provisions hereinafter set forth.

When the right of revocation has been reserved, the Insured (with the assent of the Assignee, if any), upon written request filed with the Company at its Home Office, may from time to time designate a new Beneficiary hereunder, or have the Policy made payable to his estate, such change to take effect only when endorsed hereon by the Company.

If the Insured, whether sane or insane, shall die by his own hand or act within one year from the date hereof, this Policy shall be void and shall have no value; but in such event the Company will return the premium paid.

This Policy and the application constitute the entire contract between the parties hereto, and all statements made by the Insured, in the absence of fraud, shall be deemed representations and not warranties, and no such statement shall avoid, or be used in defense to a claim under, this Policy unless it is contained in the application and a copy of such application is endorsed hereon.

After one year from the date of issue, this Policy

shall be incontestable except for non-payment of premiums, and for military or naval service in time of war, as per war clause annexed hereto, and no waiver of any of its conditions shall be valid unless made in writing and signed by the President, Vice-President, Secretary or an Assistant Secretary of the Company.

The Rights, Options and Non-Forfeiture Provisions set forth on pages two and three are hereby made a part of this contract.

In Witness Whereof, the said New England Mutual Life Insurance Company, by its President or Vice-President, and Secretary or an Assistant Secretary, has signed and delivered this contract at Boston, in the Commonwealth of Massachusetts, this *first* day of *June*, in the year one thousand nine hundred and *seventeen*.

WM. F. DAVIS, *Assistant Secretary* ALFRED D. FOSTER, *President*

RIGHTS, OPTIONS AND NON-FORFEITURE PROVISIONS.

PREMIUMS.—All premiums shall be payable in advance at the Home Office in the City of Boston, or, when due, to an Agent of the Company, upon the production and delivery of a receipt signed by the Secretary or an Assistant Secretary.

GRACE.—After this Policy has been in force one year, a grace of thirty-one days, without interest, shall be granted for the payment of premiums, during which time the insurance shall continue in force, but in the event of the death of the Insured during said period, the overdue premium shall be deducted from the amount payable.

SURPLUS.—Upon payment of the second annual premium, and each year thereafter, this Policy shall participate in the distribution of surplus made by the Company, and the share apportioned hereto shall, on the premium date or any anniversary thereof, at the option of the Holder of the Policy, be (*A*) payable in cash; (*B*) applied in reduction of premiums; (*C*) used to purchase non-forfeitable, participating, paid-up additions, convertible into their cash value upon release by the Holder; or (*D*) left with the Company to accumulate to the credit of the Policy, with interest at not less than three per cent per annum, payable at the maturity hereof, or withdrawable in cash on demand; but if no election is made on or before the premium date or any anniversary thereof, the share for that year will be held by the Company as provided in Option *D*.

If any premium remains unpaid at the expiration of the period of grace, the Company will apply the accumulated surplus under Option *D* to the payment then due, if sufficient to pay not less than a quarter of an annual premium.

LOANS.—At any time after three full annual premiums have been paid on this Policy, the Company will loan upon the sole security hereof legally assigned, an amount which with interest thereon to the end of the policy year during which the application for the loan is made shall be equal to, or at the option of the Holder less than, the loan value at the end of said year, after deducting any indebtedness hereon or secured hereby, and any unpaid portion of the premium for said policy year. Interest on such loan shall be at the rate of six per cent per annum, payable in advance. The whole or any part of such loan may be repaid at any time. Failure to repay the loan, or to pay interest thereon when due, shall not avoid the Policy, unless the total indebtedness hereon or secured hereby, including interest, equals or exceeds the cash value at the time of such failure, nor until thirty-one days after notice has been mailed by the

Company to the last known address of the Insured and of the person or persons to whom the Policy is payable.

PREMIUM LOANS.—After two full annual premiums have been paid hereon, and upon legal assignment hereof to the Company prior to the expiration of the period of grace, the Company will charge against this Policy as a premium loan the amount of any premium, less the share of surplus then due, with interest at the rate of six per cent per annum, payable in advance; provided the cash value of the Policy and additions shall equal or exceed the amount of such loan, together with any other indebtedness on account of or secured hereby, and interest thereon. Any accumulated surplus held at interest shall first be applied to the payment of the premium, and future shares of surplus shall be applied to the reduction of the premium loan. Upon the filing of such request as may be required by the Company, these provisions, by endorsement hereon, will be made automatic as to future premiums.

PAID-UP OR ENDOWMENT PROVISION.—When the cash value of the Policy and additions, together with any accumulated surplus held at interest, shall equal the reserve for a fully paid-up Policy of the same form and amount at the then attained age of the Insured, the Company will endorse this Policy as fully paid up; or when such aggregate amount, less any indebtedness hereon or secured hereby, shall equal the face of this Policy, the Company will, upon written request and release by all parties in interest, pay such amount as an Endowment.

CONVERSION OPTION.—Upon written request of all parties in interest, this Policy, while in full force, may be exchanged at any anniversary of issue, without medical examination, for any other form of Policy then written, and not involving any other life, at the original age of issue, for an amount whereby the actual insurance liability of the Company shall not be increased, upon payment of the difference between the reserves upon the respective Policies.

NON-FORFEITURE PROVISIONS.

In case of default in the payment of any premium, after three full annual premiums have been paid hereon, the Holder of this Policy shall be entitled, by a writing filed with the Company at its Home Office during the period of grace, to elect one of the following options:

FIRST. CASH VALUE.—To surrender the Policy and, with the written assent of the person or persons to whom it is made payable, receive its then cash value, less any indebtedness hereon or secured hereby.

SECOND. PAID-UP INSURANCE.—To take paid-up insurance for such an amount as the then cash value of the Policy and additions, together with any accumulated surplus held at interest, less any indebtedness hereon or secured hereby, will purchase as a net single premium. Such insurance shall participate annually in the distribution of surplus, and shall have increasing loan and cash values.

THIRD. EXTENDED INSURANCE.—To have the Policy continued as extended insurance from the anniversary date last past, for its face amount, including any additions, and less any indebtedness hereon or secured hereby, for such time as the then cash value, together with any accumulated surplus held at interest, will purchase as a net single premium, but without the right to loans. Such extended insurance shall have a cash surrender value and shall participate in the annual distribution of surplus, the share apportioned thereto to be payable in cash. If requested in the application, or upon written request of all parties in interest, this option shall be made automatic.

If, during the aforesaid period of grace, the Holder shall not elect one of the foregoing options, this Policy shall be continued as paid-up insurance under the second option, provided the third option has not been made automatic.

In compliance with the requirement of Chapter 47 of the General Acts of 1916 of the Commonwealth of Massachusetts, the following provision is hereby incorporated in this policy: The Company may at its option defer the granting of any loan, other than to pay premiums on policies in the Company, and may, at its option, defer the granting of any surrender value, for a period not exceeding ninety days from the date of the application for such loan or surrender value.

TABLE OF LOAN, CASH, PAID-UP AND EXTENDED INSURANCE VALUES.

The values given below are based on the American Experience Table of Mortality and three per cent interest, and are equivalent to the full reserve. They will be increased by the value of any additions or accumulations at interest, and decreased, in the manner set forth in the Non-Forfeiture Provisions, by the amount of any indebtedness hereon or secured hereby.

If in any year not less than one-quarter of an annual premium is paid hereon, a proportionate part of the increase in the values at the end of that year will be added to the values of the preceding year.

After Policy has been in Force	Cash or Loan Value	Participating Paid-up Insurance	Participating Extension		After Policy has been in Force	Cash or Loan Value	Participating Paid-up Insurance	Participating Extension	
			Yrs.	Dys.				Yrs.	Dys.
3 Yrs.	$ 682 00	$1540	7	334	15 Yrs.	$4183 30	$7530	25	249
4 "	924 60	2050	10	212	16 "	4541 10	8020	26	220
5 "	1175 20	2560	13	14	17 "	4910 70	8520	27	247
6 "	1434 00	3060	15	75	18 "	5293 10	9010	29	9
7 "	1701 40	3570	17	28	19 "	5688 90	9500	31	25
8 "	1977 70	4070	18	246	20 "	6099 20	10000	Paid	up.
9 "	2263 10	4570	20	16	21 "	6211 80			
10 "	2557 80	5070	21	81	22 "	6325 10			
11 "	2862 40	5570	22	93	23 "	6438 90			
12 "	3176 80	6060	23	64	24 "	6553 00			
13 "	3501 60	6550	24	8	25 "	6667 20			
14 "	3837 00	7040	24	307					

Loan Values are available at any time after three full annual premiums have been paid.

Values for later years will be computed upon the same basis and will be furnished upon request to the Home Office.

REINSTATEMENT.—This Policy may be reinstated after default in the payment of any premium, unless the cash value has been paid or the extension period has expired, upon production of evidence of insurability satisfactory to the Company, the payment or reinstatement of any indebtedness to the Company hereon, and the payment of overdue premiums with interest at six per cent per annum.

ASSIGNMENT.—No assignment of this Policy shall be binding upon the Company unless the original assignment, or a duplicate thereof, be filed with the Company at its Home Office. All assignments shall be subject to any indebtedness to the Company on account of or secured by this Policy. The Company will assume no responsibility for the validity of any assignment.

INSTALMENT OPTIONS.—The amount due on this Policy, provided the same be not less than one thousand dollars, may be made payable in equal annual instalments, or in equivalent semi-annual, quarterly or monthly payments, in accordance with whichever of the following options the Insured, or in case he shall fail to exercise his option the Beneficiary, shall elect in writing. Each annual instalment certain after the first will be increased by such share of surplus interest as may be apportioned thereto by the Directors.

FIRST OPTION—INSTALMENTS PAYABLE FOR A DEFINITE NUMBER OF YEARS.

Instalment for each $1,000 due on this Policy, the first

or assigns.

SECOND OPTION—TWENTY-FIVE INSTALMENTS CERTAIN, AND CONTINUOUS FOR LIFE.

Instalment for each $1,000 due on this Policy, according to the age of the Payee when a claim accrues hereunder, the first instalment payable upon receipt by the Company of due proof of the death of the Insured, or upon the maturity of this Policy, and a like amount annually until twenty-five instalments certain have been paid, and each year thereafter during the lifetime of the Payee.

Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment
20 and under	$40 90	36	$46 20	52	$53 80
21	41 10	37	46 70	53	53 60
22	41 40	38	47 10	54	54 00
23	41 70	39	47 60	55	54 30
24	41 90	40	48 00	56	54 50
25	42 20	41	48 50	57	54 70
26	42 50	42	49 00	58	54 90
27	42 80	43	49 40	59	55 40
28	43 20	44	49 90	60	55 30
29	43 50	45	50 40	61	55 40
30	43 90	46	50 80	62	55 50
31	44 20	47	51 30	63	55 60
32	44 60	48	51 70	64	55 80
33	45 00	49	52 10	65	55 70
34	45 40	50	52 50	66 and over	
35	45 80	51	52 90		

In the event of the subsequent death of the Payee before having received all of the twenty-five instalments certain, the then present value of the unpaid instalments certain, computed at three per cent interest, will be paid in one sum to his or her executors, administrators or assigns.

THIRD OPTION—CONTINUOUS INSTALMENTS. INCOME FOR LIFE.

Instalment for each $1,000 due on this Policy, according to the age of the Payee when a claim accrues hereunder, the first instalment payable upon receipt by the Company of due proof of the death of the Insured, or upon the maturity of this Policy, and a like instalment payable anually thereafter during the lifetime of the Payee.

Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment
20 and under	$40 80	41	$49 80	62	$75 80
21	40 60	42	50 50	63	77 80
22	40 90	43	51 20	64	79 40
23	41 20	44	52 00	65	81 70
24	41 50	45	52 90	66	84 10
25	41 80	46	53 70	67	86 60
26	42 20	47	54 60	68	89 30
27	42 50	48	55 60	69	92 10
28	42 90	49	56 60	70	95 10
29	43 30	50	57 60	71	98 40
30	43 70	51	58 70	72	101 90
31	44 20	52	59 90	73	105 60
32	44 60	53	61 10	74	109 70
33	45 10	54	62 40	75	114 10
34	45 60	55	63 70	76	118 80
35	46 10	56	65 10	77	124 20
36	46 60	57	66 60	78	129 70
37	47 20	58	68 20	79	136 00
38	47 80	59	69 80	80	143 40
39	48 40	60	71 60	and over	
40	49 10	61	73 30		

In the event of the subsequent death of the Payee before the sum of the instalments paid equals the amount insured under the Policy, an amount equal to the difference will be paid in one sum to his or her executors, administrators or assigns.

The Insured is hereby notified that, by virtue of this Policy, he is a member of the New England Mutual Life Insurance Company, and is entitled to vote, either in person or by proxy, at any and all meetings of said Company. The annual meetings are held at its Home Office on the fourth Monday of January, in each year, at eleven o'clock A. M.

Supplemental Agreement Waiving Premiums in the Event of Permanent Total Disability Occurring Before Attaining the Age of Sixty-Five Years.

The premium payable by the terms of Policy No. 99999 (to which policy this agreement is hereby attached and made a part thereof), includes an additional premium of two dollars, payable for twenty full years, or until prior death of the insured, and in consideration of the payment of such additional premium the NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY hereby agrees to the following waiver of premium in the event of permanent total disability.

If the insured, after payment of premium for one full year and before default in the payment of any subsequent premium, and before attaining the age of sixty-five years, and while this policy is in full force, shall furnish due proof to the Company, at its Home Office in the city of Boston, that he has become wholly disabled by bodily injury or disease so that he is and will be permanently and continuously prevented from performing any work for compensation or profit or from following any gainful occupation, the Company will waive payment of each premium as it thereafter becomes due during the continuance of such disability. The premiums so waived shall not be deducted from the sum payable under the policy, and the values provided for under "Non-Forfeiture Provisions" and in the "Table of Loan, Cash, Paid-up and Extended Insurance Values" shall be the same as if the premiums had continued to be paid in cash to the Company regularly when due.

Provided that, notwithstanding proof of disability may have been accepted by the Company as satisfactory, the insured agrees

that any medical examiner appointed by the Company shall be allowed opportunity, not oftener than once a year thereafter, to satisfy himself by examination of the person of the insured as to the continuance of the disability, and if it shall appear to the Company that the insured is able to perform any work or to engage in any occupation whatsoever for compensation or profit, no further premium will be waived and all premiums thereafter falling due shall be paid by the insured in conformity with the terms of the policy.

Irrespective of any other cause of disability the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, shall be considered as total and permanent disability within the meaning of this agreement, and the Company, upon due proof of such loss or severance, will waive the premiums thereafter becoming due.

After the premium stated in the policy has been paid for the full number of years specified above, or upon the cancellation of this agreement at the written request of the insured, any premiums payable thereafter will be reduced by the amount of the said additional premium.

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,
Boston, Massachusetts.
June 1, 1917.

By WM. F. DAVIS,
Assistant Secretary.

APPLICATION.

I, ...of.....hereby apply to the New England Mutual Life Insurance Company for insurance, and as a part of the contract, and as consideration therefor, make the following statements, which I declare to be true:

I hereby certify that I am now in good health and that my habits are correct; and I hereby agree that the insurance applied for shall not take effect unless and until this application is approved by the Company and the first premium is actually paid while I am in the same condition of health as herein described, and that if, within one year from the date of the Policy of Insurance issued upon this application I shall, without the written consent of the Company, travel to, or reside in, any part of the torrid zone, or north of the parallel of sixty degrees north latitude, or shall within said period and without such consent engage in electrical employment where the voltage used is over five hundred, or in mining, subterranean or submarine labor, aerial navigation, the manufacture of explosives, service upon any railroad train, or on any steam or sailing vessel, said Policy shall be void and no claim shall exist thereunder. I further agree that said Policy shall be void if within five years from its date I engage in military or naval service in time of war without the written consent of the Company previously obtained.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions are correctly recorded by the Medical Examiner.

SUPPLEMENTAL APPLICATION.—I hereby agree that any policy issued by the Company on this application shall contain or have attached thereto the following *War Clause*:

If within five years from the date of this policy the insured shall engage in any military or naval service in time of war, the

liability of the Company in event of the death of the insured while so engaged or within six months thereafter, will be limited to the return of the premiums paid hereon, exclusive of any extra premium paid for military or naval service, less any indebtedness to the Company hereon, unless before engaging in such service or within thirty-one days thereafter, or at the time of paying the first premium due hereon, if the insured shall be then so engaged, the insured shall pay to the Company at its Home Office in Boston, Massachusetts, such extra premium as may be required by the Company, and in like manner shall pay annually thereafter on each anniversary of this policy or within thirty-one days thereafter, while the insured shall continue to be so engaged, such extra premium as may be required by the Company.

Within one year after the termination of the war the Company will return such portion of the extra premium as in its judgment will not be required to cover the extra hazard.

This clause is by mutual agreement attached to said policy prior to its delivery, and is hereby expressly incorporated therein.

NEW ENGLAND MUTUAL LIFE INSURANCE CO.
BY WM. F. DAVIS,
Assistant Secretary.

June 1, 1917.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH TOTAL AND PERMANENT DISABILITY BENEFITS —DOUBLE INDEMNITY FOR FATAL TRAVEL ACCIDENT.

No. 99,999. AGE 35.
AMOUNT, $10,000. PREMIUM, $399.00.

CHARTERED 1841

NEW YORK LIFE INSURANCE COMPANY

Beneficiary

Face Amount

Insured

Double Indemnity

Permanent Disability

Agrees to Pay to *Mary, wife of the insured,* Beneficiary, (with the right on the part of the Insured to change the Beneficiary in the manner provided in Section 6) *Ten Thousand* Dollars (the face of this Policy) upon receipt of due proof of the death of *John Doe,* the Insured; or *Twenty Thousand* Dollars (double the face of this Policy) upon receipt of due proof that the death of the Insured was caused directly by accident while traveling as a passenger on a street car, railway train, steamship licensed for regular transportation of passengers, or other public conveyance operated by a common carrier, and that such death occurred within sixty days after such accident; and to pay to the Insured *One Thousand* Dollars per annum, during the lifetime of the Insured, if the Insured becomes wholly and permanently disabled before age 60, subject to all terms and conditions contained in Section 1 hereof.

General Benefits and Provisions

This Policy contains the following benefits and provisions:

Total and Permanent Disability Benefits	Sec. 1
Participation in Surplus—Dividends	Sec. 2
Loan Values	Sec. 3
Surrender Values	Sec. 4
Term Insurance in case of loan	Sec. 5
Other Benefits and Provisions	Sec. 6
Optional Methods of Settlement	Sec. 7

Premium

This contract is made in consideration of the payment in advance of the sum of *$399.00,* the receipt of which is hereby acknowledged, constituting the first premium and maintaining this Policy to the *First* day of *June,* Nineteen Hundred and *Eighteen,* and of a like sum on said date and every *twelve* calendar months thereafter during the life of the Insured, until premiums for *Twenty* full years in all shall have been paid from the date on which this Policy takes effect.

This Policy takes effect as of the *1st* day of *June,* Nineteen Hundred and *Seventeen,* which day is the anniversary of

the Policy. If the Insured becomes wholly and permanently disabled before age 60, the payment of premiums will be waived under the terms and conditions contained in Section 1.

SECTION 1.—TOTAL AND PERMANENT DISABILITY BENEFITS.

Whenever the Company receives due proof, before default in the payment of premium, that the Insured, before the anniversary of the Policy on which the Insured's age at nearest birthday is 60 years and subsequent to the delivery hereof, has become wholly disabled by bodily injury or disease so that he is and will be presumably, thereby permanently and continuously prevented from engaging in any occupation whatsoever for remuneration or profit, and that such disability has then existed for not less than sixty days—the permanent loss of the sight of both eyes, or the severance of both hands or of both feet, or of one entire hand and one entire foot, to be considered a total and permanent disability without prejudice to other causes of disability—then

1. WAIVER OF PREMIUM.—Commencing with the anniversary of the Policy next succeeding the receipt of such proof, the Company will on each anniversary waive payment of the premium for the ensuing insurance year, and, in any settlement of the Policy, the Company will not deduct the premiums so waived. The loan and surrender values provided for under Sections 3 and 4 shall be calculated on the basis employed in said sections, the same as if the waived premiums had been paid as they became due.

2. LIFE INCOME TO INSURED.—One year after the anniversary of the Policy next succeeding the receipt of such proof, the Company will pay the Insured a sum equal to one-tenth of the face of the Policy and a like sum on each anniversary thereafter during the lifetime and continued disability of the Insured. Such income payments shall not reduce the sum payable in any settlement of the Policy. The Policy must be returned to the Company for indorsement thereon of each income payment. If there be any indebtedness on the Policy, the interest thereon may be deducted from each income payment.

3. RECOVERY FROM DISABILITY.—The Company may at any time and from time to time, but not oftener than once a year, demand due proof of such continued disability, and upon failure to furnish such proof, or if it appears that the Insured is no longer wholly disabled as aforesaid, no further premiums shall be waived nor income payments made.

The annual premium for the Total and Permanent Disability Benefits is *$15.60*, and is included in the premium stated on the first page of this Policy. Any premium due on or after the anniversary of the Policy on which the age of the Insured at nearest birthday is 60, shall be reduced by the amount of premium charged for the Disability Benefits.

SECTION 2.—PARTCIPATION IN SURPLUS—DIVIDENDS.

The proportion of divisible surplus accruing upon this Policy shall be ascertained annually. Beginning at the end of the second insurance year, and on each anniversary thereafter, such surplus as shall have been apportioned by the Company to this Policy shall at the option of the Insured be either

(a) Paid in cash; or

(b) Applied toward payment of premiums; or

(c) Applied to purchase a Participating Paid-up Addition to the sum insured; or

(d) Left to accumulate at such rate of interest as the Company may declare on funds so held, but at a rate never less than three per cent compounded and credited annually, and withdrawable in cash on any anniversary, or payable at the maturity of the Policy to the person entitled to its proceeds.

If the Insured fails to notify the Company in writing, within three months after the Company shall have mailed to him a written notice of the amount of said dividend and the options avail-

able as aforesaid, which option he selects, the Company will apply said dividend to the purchase of a paid-up addition to the sum insured. Such paid-up addition may be surrendered for cash at any time not later than three months after any default in the payment of premium, and the cash value thereof shall never be less than the original cash dividend.

DIVIDENDS MAY BE APPLIED TO REDUCE THE NUMBER OF PREMIUMS, OR MAKE POLICY MATURE AS AN ENDOWMENT.—Whenever the cash value of this Policy, including the cash value of any dividend additions under Option (c) plus any sums held under Option (d), equals or exceeds the net single premium calculated on the same basis as the premium on this Policy for a Policy giving the same rights, privileges and benefits, at the then attained age of the Insured, the Company, on any anniversary of the Policy thereafter, upon the Insured's written request, will indorse the Policy as a fully paid-up, participating Policy, and will pay in cash the excess, if any, of such cash value over said single premium, and thereafter no further payment of premiums will be required; or whenever said cash value shall equal or exceed the face amount of this Policy, the Company, upon due surrender of the Policy and all claims thereunder, will pay in cash the face amount of the Policy and any excess of said cash value, less any indebtedness to the Company.

SECTION 3.—LOAN VALUES.

After three full years' premiums have been paid and before default in the payment of premium, the Company will advance to the Insured on the sole security of this Policy as duly evidenced in writing any sum desired,—provided the total indebtedness to the Company, including any advance then made, shall never exceed that sum which with six per cent interest to the end of the then current insurance year shall equal the Cash Surrender Value. Interest on the loan shall be at the rate of six per cent per annum payable annually on the anniversary of the Policy. If interest is not paid when due, it shall be added to the principal. All or any part of the indebtedness may be repaid at any time before the Company has deducted it from the value of the Policy. Failure to repay such indebtedness or to pay interest shall not avoid the Policy, but whenever the amount of the total indebtedness equals the Cash Surrender Value, the Policy shall become void one month after the Company shall have mailed notice to the last known address of the Insured and of the assignee of record, if any.

TABLE OF MINIMUM LOAN VALUES FOR EACH $1,000 OF THE FACE AMOUNT.

Years' Premiums Paid	Loan Value	Years' Premiums Paid	Loan Value
3	$ 51	15	$394
4	74	16	428
5	100	17	463
6	125	18	499
7	152	19	535
8	181	20	574
9	210	21st year	585
10	240	22d "	596
11	269	23d "	606
12	299	24th "	617
13	330	25th "	628
14	361		

SECTION 4.—SURRENDER VALUES.

After three full years' premiums have been paid, the Insured may, at the end of any insurance year or within three months after any default in payment of premium but not later, surrender the Policy, and

(1) Receive its Cash Surrender Value; or

(2) Receive the amount of non-participating paid-up insurance which the cash surrender value at date of default less any indebtedness hereon will purchase, payable at the same time and on the same conditions as this Policy, but without disability or double indemnity benefits. The Insured may at any time obtain a loan on such paid-up insurance, or surrender it for its cash surrender value; or

(3) If the Policy be not surrendered for cash or for paid-up insurance within three months after default in payment of premium, its cash surrender value at date of default, less the amount of any indebtedness, shall automatically purchase Continued Insurance from the date of default for the face of the Policy plus any dividend additions and less any indebtedness to the Company. The Continued Insurance shall be without future participation and without the right to loans, cash surrender values, disability or double indemnity benefits.

The Cash Surrender Value shall be the reserve on the face of the Policy at the end of the insurance year or, in event of default, at the date of default (omitting fractions of a dollar per thousand of insurance) and the reserve on any outstanding paid-up additions, plus any dividends standing to the credit of the Policy, and less a surrender charge for the third to the ninth years, inclusive, of not more than one and one-half per cent of the face of the Policy. Such reserve will be computed on the basis of the American Table of Mortality and interest at three per cent, and the amount of paid-up insurance under (2) and the term of the continued insurance under (3) will be computed on the same basis at the attained age of the Insured on the date of default.

The values in the table opposite are computed in accordance with the above provisions, assuming that premiums have been paid in full when due for the number of years stated, that there is no indebtedness to the Company, no outstanding paid-up additions, and no dividends standing to the credit of the policy; the surrender charge, if any, has been deducted.

TABLE OF GUARANTEED SURRENDER VALUES.

After Policy has been in Force	Cash Surrender Value for Each $1,000 of the Face Amount	Paid-up Life Insurance for Each $1,000 of the Face Amount	Face Amount of the Policy Continued for	
			Years	Days
3 Years	$ 55	$125	6	115
4 "	79	178	9	38
5 "	107	235	11	341
6 "	133	286	14	74
7 "	162	342	16	145
8 "	192	397	18	97
9 "	223	453	19	313
10 "	255	507	21	81
11 "	286	557	22	93
12 "	317	606	23	64
13 "	350	656	24	8
14 "	383	705	24	307
15 "	418	754	25	249
16 "	454	803	26	220
17 "	491	852	27	246
18 "	529	901	29	9
19 "	568	951	31	25
20 "	609	1000		
21 "	621			
22 "	632			
23 "	643			
24 "	655			
25 "	666			

Policy Paid-up Participating.

Values for later years will be computed on the same basis and will be furnished on request.

SECTION 5.—TERM INSURANCE IN CASE OF LOAN.

Any loan under this Policy may be covered by term insurance as follows:

1. The Insured must furnish evidence of insurability satisfactory to the Company.

2. The premium shall be computed at the attained age of the Insured at the time the term insurance is made or renewed.

3. Term insurance shall not extend beyond the next anniversary, but may under the same conditions be renewed from year to year. No term insurance shall be made or renewed after age sixty-five.

4. If the term insurance exceeds the indebtedness, the Company may cancel the excess and refund the unearned premium.

5. Term insurance takes effect upon delivery to the Insured of the Company's Policy therefor. The sum payable as term insurance shall be applied to the cancelation of the indebtedness.

PREMIUM FOR EACH $100 OF TERM INSURANCE.

Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year
15	$0 73	34	$0 85	53	$1 57
16	0 74	35	0 86	54	1 67
17	0 74	36	0 87	55	1 79
18	0 74	37	0 89	56	1 91
19	0 75	38	0 90	57	2 06
20	0 75	39	0 92	58	2 21
21	0 76	40	0 94	59	2 38
22	0 76	41	0 96	60	2 57
23	0 77	42	0 99	61	2 78
24	0 77	43	1 01	62	3 01
25	0 78	44	1 04	63	3 26
26	0 78	45	1 07	64	3 55
27	0 79	46	1 11		
28	0 79	47	1 15		
29	0 80	48	1 20		
30	0 81	49	1 26		
31	0 82	50	1 33		
32	0 83	51	1 40		
33	0 84	52	1 48		

For periods of less than one year, the premium shall be at the rate of one-tenth of the one year's premium for each month and fraction of a month.

SECTION 6.—OTHER BENEFITS AND PROVISIONS.

AGE.—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

ASSIGNMENT.—Any assignment of this Policy must be made in duplicate and one copy filed with the Company at its Home Office. The Company assumes no responsibility for the validity of any assignment.

CHANGE OF BENEFICIARY.—The Insured may at any time, and from time to time, change the beneficiary, provided this Policy is not then assigned. Every change of beneficiary must be made by written notice to the Company at its Home Office accompanied by the Policy for indorsement of the change thereon by the Company, and unless so indorsed the change shall not take effect. After such indorsement the change shall relate back to and take effect as of the date the Insured signed said written notice of change whether the Insured be living at the time of such indorsement or not. In the event of the death of any beneficiary before the Insured the interest of such beneficiary shall vest in the Insured.

GRACE.—If any premium is not paid on or before the day it falls due the policy-holder is in default; but a grace of one month (not less than thirty days) subject to an interest charge of five per cent per annum will be allowed for the payment of every premium after the first, during which time the insurance continues in force. If death occurs within the period of grace the unpaid premium for the then current insurance year will be deducted from the amount payable hereunder.

INDEBTEDNESS.—Any indebtedness to the Company against the Policy shall be deducted in any settlement thereof.

MISCELLANEOUS PROVISIONS.—The Policy and the application therefor, copy of which is attached hereto, constitute the entire contract. All statements made by the Insured shall, in absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the Policy or be used in defense to a claim under it, unless it be contained in the written application and a copy of the application is indorsed upon or attached to this Policy when issued. The Insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the Insured by this Policy. No agent is authorized to waive forfeitures, or to make, modify or discharge contracts, or to extend the time for paying a premium.

OPTIONAL METHODS OF SETTLEMENT.—If there is no assignment of this Policy, the Insured, or in case the Insured shall not have done so, the beneficiary after the Insured's death, may, by written notice to the Company at its Home Office, make the proceeds of this Policy payable under one of the options contained in Section 7, which section is indorsed hereon and made a part of this Policy.

PAYMENT OF PREMIUMS.—All premiums are payable on or before their due date, at the Home Office of the Company or to an authorized agent of the Company, but only in exchange for the Company's official premium receipt signed by the President, a Vice-President, a Second Vice-President, a Secretary or the Treasurer of the Company, and countersigned by the person receiving the premium. No person has any authority to collect a premium unless he then holds said official premium receipt. The premium is always considered as payable annually in advance, but by agreement in writing and not otherwise may be made payable in semi-annual or quarterly payments. Any unpaid premiums required to complete payment for the current insurance year in which death occurs shall be deducted from the amount payable hereunder. The payment of the premium shall not maintain the Policy in force beyond the date when the next payment becomes due, except as to the benefits provided for herein after default in premium payment.

PRIVILEGE OF CHANGE TO OTHER PLANS OF INSURANCE.—At any time before default in payment of premium, provided the Insured is then less than 55 years of age and that payment of premium has not been waived under Section 1 hereof, the Insured may, without medical re-examination, exchange this Policy for a Policy of the same amount, with disability and double indemnity benefits, upon any plan of insurance having a higher rate of premium is-

sued by the Company at the time this Policy takes effect, and containing the same privileges, benefits and conditions as would have been included in the Policy if it had been issued originally on the new plan. Such exchange shall be effective upon surrender of this Policy and the payment of a sum equal to the difference between the premiums on the new Policy and the premiums on this Policy up to the date of exchange, with compound interest at the rate of six per cent per annum from the due date of each premium to the date when the exchange is made, provided that if the premium for disability benefits on the new Policy is less than the premium for disability benefits on this Policy, the difference in premiums shall be on the basis of the premiums for the two Policies exclusive of the premiums for disability benefits; allowance will be made for any larger cash dividends on the new plan. The new Policy shall take effect as of the date of this Policy, and the premium shall be based upon the same age as this Policy at the rate in force at the date of this Policy.

REINSTATEMENT.—At any time within five years after any default, upon written application by the Insured and upon presentation at the Home Office of evidence of insurability satisfactory to the Company, this Policy may be reinstated together with any indebtedness in accordance with the loan provisions of the Policy, upon payment of loan interest, and of arrears of premiums with five per cent interest thereon from their due date.

SELF-DESTRUCTION.—In event of self-destruction during the first two insurance years, whether the Insured be sane or insane, the insurance under this Policy shall be a sum equal to the premiums thereon which have been paid to and received by the Company and no more.

THIS POLICY IS FREE OF CONDITIONS as to residence, travel, occupation, or military or naval service, except as provided by endorsement hereon, and shall be incontestable after two years from its date of issue except for non-payment of premium. All benefits under this Policy are payable at the Home Office of the Company in the City and State of New York.

In Witness Whereof, the NEW YORK LIFE INSURANCE COMPANY has caused this contract to be signed this *First* day of *June*, Nineteen Hundred and *Seventeen*.

SEYMOUR M. BALLARD, *Secretary.* DARWIN P. KINGSLEY, *President.*

SECTION 7.—OPTIONAL METHODS OF SETTLEMENT.

Option 1.—The proceeds may be left with the Company subject to withdrawal in whole or in part at any time on demand in sums of not less than one hundred dollars. The Company will credit interest on the proceeds so left with it at such rate as it may each year declare on such funds, at a rate, however, never less than three per cent per annum and credited annually.

Option 2.—In equal instalments for an agreed number of years.

Option 3.—In equal instalments for twenty years, and for as many years thereafter as the beneficiary shall survive. The amount of each instalment shall be determined by the attained age, on the date of the approval of proofs of death of the Insured, of the beneficiary to whom it is payable. If the Insured shall so direct in writing, the instalments payable under this option shall not be transferable, nor subject to commutation or incumbrance during the lifetime of the beneficiary.

Any instalments under Options 2 or 3 shall be payable immediately upon approval of proofs of death of the Insured and annually, semi-annually, quarterly or monthly thereafter as may be agreed.

In the event of the death of a beneficiary any unpaid sum left with the Company under Option 1 shall be paid in one sum; and unpaid instalments payable under Option 2, or any instalments for the fixed period of twenty years only under Option 3 which shall not then have been paid, shall be commuted at three per

cent compound interest, and unless otherwise agreed in writing shall be paid in one sum to the executors or administrators of such beneficiary.

The sums payable under the foregoing options are based upon an assumed interest earning of three per cent, but if in any year the Company shall declare for that year upon funds held by it under such options interest at a rate greater than three per cent, the sum then payable under Option 2, or under Option 3 within the fixed period of twenty years, shall be increased accordingly.

After approval of proofs of the death of the Insured, and upon surrender of the Policy, the Company will make and deliver to each beneficiary a certificate evidencing his or her rights and benefits under the option selected.

Instalment options are not applicable to a Policy which is payable to a corporation, or co-partnership, nor to policies under which the net sum payable is less than one thousand dollars.

The minimum payments will be $50 when paid annually, $25 when paid semi-annually, $15 when paid quarterly, or $10 when paid monthly, and the total of the fractional payments each year shall equal the annual payment each year as shown in the following tables, which are based upon a Policy, the proceeds of which are $1,000. The figures contained in the table will apply pro rata to this Policy.

Option 2.		Option 3.			
Number of Annual Instalments.	Amount of Each Annual Instalment	Age of Beneficiary at Death of Insured.	Amount of Each Annual Instalment	Age of Beneficiary at Death of Insured.	Amount of Each Annual Instalment
2	$507 39	0	$42 48	37	$48 25
3	343 23	1	40 17	38	48 79
4	261 19	2	39 38	39	49 36
5	211 99	3	39 06	40	49 94
6	179 23	4	38 93	41	50 54
7	155 83	5	38 91	42	51 17
8	138 30	6	38 96	43	51 80
9	124 69	7	39 05	44	52 45
10	113 81	8	39 19	45	53 12
11	104 82	9	39 35	46	53 80
12	97 52	10	39 52	47	54 49
13	91 29	11	39 70	48	55 19
14	85 94	12	39 88	49	55 89
15	81 32	13	40 08	50	56 60
16	77 29	14	40 28	51	57 29
17	73 74	15	40 49	52	57 98
18	70 59	16	40 71	53	58 66
19	67 78	17	40 94	54	59 32
20	65 25	18	41 18	55	59 96
21	62 98	19	41 42	56	60 58
22	60 91	20	41 68	57	61 16
23	59 04	21	41 95	58	61 72
24	57 32	22	42 24	59	62 23
25	55 75	23	42 53	60	62 71
		24	42 84	61	63 15
		25	43 16	62	63 54
		26	43 49	63	63 89
		27	43 84	64	64 20
		28	44 20	65	64 45
		29	44 58	66	64 67
		30	44 98	67	64 85
		31	45 39	68	64 98
		32	45 82	69	65 09
		33	46 27	70	65 16
		34	46 76	71	65 21
		35	47 22	72	65 23
		36	47 76	73 and over	65 25

NOTICE.—It is not necessary for the Insured or the Beneficiary to employ the agency of any person, firm or corporation, in collecting the insurance under this Policy, or in receiving any of its benefits. Time and expense will be saved by writing direct to the home Office, 346 and 348 Broadway, New York City.

APPLICATION.

I agree as follows: 1. That the insurance hereby applied for shall not take effect unless the first premium is paid and the policy is delivered to and received by me during my lifetime and good health, and that unless otherwise agreed in writing, the policy shall then relate back to and take effect as of the date of this application; 2. That any payment made by me before delivery of the policy to, and its receipt by me as aforesaid shall be binding on the Company only in accordance with the terms of the Company's receipt therefor on the receipt form which is attached to this application and contains the terms of the agreement under which said payment has been made and is the only receipt the agent is authorized to give for such payment; 3. That only the President, a Vice-President, a Second Vice-President, a Secretary or the Treasurer of the Company can make, modify or discharge contracts, or waive any of the Company's rights or requirements, and that none of these acts can be done by the agent taking this application.

MEDICAL EXAMINER'S FORM.

I agree, represent and declare, on behalf of myself and of every person who shall have or claim any interest in any insurance made hereunder, that I have carefully read each and all of the above answers, that they are each written as made by me, that each of them is full, complete and true, and that to the best of my knowledge and belief I am a proper subject for life insurance. Each and all of my said statements, representations and answers contained in this application are made by me to obtain said insurance, and I understand and agree that they are each material to the risk and that the Company believing them to be true will rely and act upon them.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has heretofore attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

WAR CLAUSE.

CONDITIONS REGARDING MILITARY, NAVAL AND RED CROSS OR OTHER RELIEF SERVICE OUTSIDE OF CONTINENTAL UNITED STATES.—If the insured shall die within two years from the date of issue of this policy as a result directly or indirectly of engaging in any Military, Naval or Red Cross or other Relief Service outside the boundaries of Continental United States, the insurance under this policy shall be limited to one-fifth of the face of the policy unless a single extra premium of 10 per cent of the face of the policy shall have been paid to the Company before the Insured left the United States for such service. The grace provision of this policy shall apply to the payment of such extra premium. One year after the end of the war, the Company will refund any part of such extra premium as shall not have been required to pay death claims due directly or indirectly to such service.

If the Insured shall engage within two years from the date of issue of this policy in any Military, Naval or Red Cross or other Relief Service outside the boundaries of Continental United States, the provisions of this policy for Total and Permanent Disability and for Double Indemnity Benefits shall be null and void from the date when the Insured leaves the United States for such service, and a pro rata refund shall be made of the premium paid for said benefits for the remainder of the current insurance year.

The boundaries of Continental United States include the waters within three miles of the coast line but do not include the Panama Canal zone.

20-PAYMENT ENDOWMENT AT 75 ANNUAL DIVIDEND POLICY, WITH DISABILITY BENEFITS AND DOUBLE INDEMNITY FOR FATAL TRAVEL ACCIDENT.

ACCELERATIVE ENDOWMENT PLAN.

No. 99,999 — AGE 35.
AMOUNT, $10,000. — PREMIUM, $425.50.

NEW YORK LIFE INSURANCE COMPANY,

A MUTUAL COMPANY

Endowment to Insured Face Amount

Agrees to Pay to *John Doe*, the Insured, *Ten Thousand* Dollars (the face of this Policy) on the *First* day of *June*, Nineteen Hundred and *Fifty-Seven*, or on such earlier date as may result from the agreements contained in Section 2 hereof, if the Insured is then living;

Beneficiary

or to *Mary, wife of the Insured*, Beneficiary (with the right on the part of the Insured to change the Beneficiary in the manner provided in Section 6),

Insurance Payable at Death

the face of this Policy upon receipt of due proof of the death of the Insured before the maturity of the Endowment;

Double Indemnity

or *Double the face of this Policy* upon receipt of due proof that the death of the Insured, before the maturity of the Endowment, was caused directly by accident while traveling as a passenger on a street car, railway train, steamship licensed for regular transportation of passengers or other public conveyance operated by a common carrier; and that such death occurred within sixty days after such accident; and

Permanent Disability

To pay to the Insured *One-tenth of the face of this Policy* per annum during the Endowment period, if the Insured becomes wholly and permanently disabled before age 60, subject to all the terms and conditions contained in Section 1 hereof.

General Benefits and Provisions.

This Policy contains the following benefits and provisions: Total and Permanent Disability Benefits, Section 1; Participation in Surplus—Dividends, Section 2; Loan Values, Section 3; Term Insurance in Case of Loan, Section 4; Surrender Values, Section 5; Other Benefits and Provisions, Section 6; Optional Methods of Settlement, Section 7.

Premium

This contract is made in consideration of the payment in advance of the sum of $425.50, the receipt of which is hereby acknowledged, constituting the first premium and maintaining this Policy to the *First* day of *June*, Nineteen Hundred and

Premium. *Eighteen*, and of a like sum on said date and every *twelve* calendar months thereafter during the life of the Insured until premiums for *twenty* full years in all shall have been paid from the date on which this Policy takes effect. This Policy takes effect as of the *First* day of *June*, Nineteen Hundred and *Seventeen*, which day is the anniversary of the Policy. If the Insured becomes wholly and permanently disabled before age 60, the payment of premiums will be waived under the terms and conditions contained in Section 1.

The following provisions or clauses in this form are the same as in the preceding policy: "Loan Values," "Term Insurance in Case of Loan," "Age," "Assignment," "Change of Beneficiary," "Grace," "Indebtedness," "Miscellaneous Provisions," "Optional Methods of Settlement," "Payment of Premiums," "Re-instatement," "This Policy is Free of Conditions, etc.," "Self-Destruction," "Notice", and "Conditions Regarding Military, Naval and Red Cross or Other Relief Service Outside of Continental United States."

SECTION 1. TOTAL AND PERMANENT DISABILITY BENEFITS.

Whenever the Company receives due proof, before default in the payment of premium, that the Insured, before the anniversary of the Policy on which the Insured's age at nearest birthday is 60 years and subsequent to the delivery hereof, has become wholly disabled by bodily injury or disease, so that he is and will be presumably, thereby permanently and continuously prevented from engaging in any occupation whatsoever for remuneration or profit, and that such disability has then existed for not less than sixty days—the permanent loss of the sight of both eyes, or the severance of both hands or of both feet, or of one entire hand and one entire foot, to be considered a total and permanent disability without prejudice to other causes of disability—then

1. WAIVER OF PREMIUM.—Commencing with the anniversary of the Policy next succeeding the receipt of such proof, the Company will on each anniversary waive payment of the premium for the ensuing insurance year, and, in any settlement of the Policy, the Company will not deduct the premium so waived. The loan and surrender values provided for under Sections 3 and 5 shall be calculated on the basis employed in said sections, the same as if the waived premiums had been paid as they became due.

2. INCOME PAYMENTS DURING ENDOWMENT PERIOD.—One year after the anniversary of the Policy next succeeding the receipt of such proof, the Company will pay the Insured a sum equal to one-tenth of the face of the Policy, and a like sum on each anniversary thereafter during the continued disability of the Insured within the endowment period. Such income payments shall terminate on the anniversary of the Policy preceding the maturity of the Endowment or the prior death of the Insured, and shall not reduce the sum payable in any settlement of the Policy. The Policy must be returned to the Company for endorsement thereon of each income payment. If there is any indebtedness on the Policy, the interest thereon may be deducted from each income payment.

If as a result of the agreements contained in Section 2 hereof under "Accelerative Endowment Plan" the Endowment shall have matured at an earlier anniversary than the original maturity date stated on the first page hereof, and if the Insured shall at the maturity of the Endowment be totally and permanently disabled and shall have received the income payments provided above, the Company will in addition to said income payments pay the Insured a further income of like amount annually on each anniversary of the policy during continued disability, commencing at the maturity of the Endowment and terminating on the anniversary preceding the said original maturity date or the prior death of the Insured.

3. RECOVERY FROM DISABILITY.—The Company may at any time and from time to time, but not oftener than once a year, demand due proof of such continued disability, and upon failure to furnish such proof, or if it appears that the Insured is no longer wholly disabled as aforesaid, no further premiums shall be waived nor income payments made.

The annual premium for the Total and Permanent Disability Benefits is $13.90, and is included in the premium stated on the first page of this Policy. Any premium due on or after the anniversary of the Policy on which the age of the Insured at nearest birthday is 60, shall be reduced by the amount of premium charged for the Disability Benefits.

SECTION 2.—PARTICIPATION IN SURPLUS—DIVIDENDS.

The proportion of divisible surplus accruing upon this Policy shall be ascertained annually. Beginning at the end of the second insurance year, and on each anniversary thereafter, such surplus as shall have been apportioned by the Company to this Policy shall at the option of the Insured be either

(*a*) Paid in cash; or,

(*b*) Applied toward payment of premiums; or

(*c*) Applied to purchase a Participating Paid-up Addition to the sum insured; or

(*d*) Left to accumulate at such rate of interest as the Company may declare on funds so held, but at a rate never less than three per cent. compounded and credited annually, and withdrawable in cash on any anniversary, or payable at the maturity of the Policy to the person entitled to its proceeds; or

(*e*) Applied on the Accelerative Endowment plan as set forth below.

If the Insured fails to notify the Company in writing, within three months after the Company shall have mailed to him a written notice of the amount of said dividend and the options available as aforesaid, which option he selects, the Company will apply said dividend to the purchase of a paid-up addition to the sum insured. Such paid-up addition may be surrendered for cash at any time not later than three months after any default in the payment of premium, and the cash value thereof shall never be less than the original cash dividend.

DIVIDENDS MAY BE APPLIED TO REDUCE THE NUMBER OF PREMIUMS.—Whenever the cash value of this Policy, including the cash value of any dividend additions under Option (*c*) plus any sums held under Option (*d*), equals or exceeds the net single premium calculated on the same basis as the premium on this Policy for a Policy giving the same rights, privileges and benefits, at the then attained age of the Insured, the Company, on any anniversary of the Policy thereafter, upon the Insured's written request, will indorse the Policy as a fully paid-up, participating Policy, and will pay in cash the excess, if any, of said cash value over said single premium, and thereafter no further payment of premiums will be required.

ACCELERATIVE ENDOWMENT PLAN.

UNDER THE ACCELERATIVE ENDOWMENT PLAN the dividends are applied to mature the Policy as an endowment at a gradually diminishing age of the Insured. To avail himself of this plan, the Insured must, before the first dividend becomes payable, file with the Company written notice that he elects so to apply the dividends. In such case the first and each succeeding dividend as they severally become due shall be applied to mature the endowment at an earlier anniversary date to be then stated in writing by the Company; if any dividend is more than sufficient to mature the endowment at the anniversary then stated by the Company but is insufficient to mature the endowment at the next preceding anniversary, the difference shall be used temporarily to increase the amount of the endowment and when the next dividend becomes payable the reserve for said temporary increase in the endowment shall be added to such dividend and the total sum applied to mature the endowment at an earlier anniversary, said increase in the endowment to be then cancelled. The basis on which the dividends shall be so used shall be the American Table of Mortality and Interest at three per cent. per annum, at the attained age of the Insured. When dividends are so used the Policy reserve shall be computed with reference to the earlier maturity date and to any increase in the amount of the endowment, thereby correspondingly increasing the Policy's participation in surplus and its loan and surrender values. If after electing to use the dividends to shorten the endowment period the Insured changes the election as to future dividends, then no further dividends can be so used.

TABLE OF MINIMUM LOAN VALUES.

FOR EACH $1,000 OF THE FACE AMOUNT

Years' Premiums Paid	Loan Value	Years' Premiums Paid	Loan Value	Years' Premiums Paid	Loan Value	Years' Premiums Paid	Loan Value	Year	Loan Value
3	$ 54	8	$192	13	$349	18	$530	21st	$624
4	80	9	223	14	383	19	570	22d	636
5	107	10	255	15	418	20	612	23d	649
6	133	11	285	16	454			24th	663
7	162	12	316	17	491			25th	676

SECTION 5. SURRENDER VALUES.

After three full years' premiums have been paid, the Insured may, at the end of any insurance year or within three months after any default in payment of premium but not later, surrender the Policy, and

(1) Receive its Cash Surrender Value; or

(2) Receive the amount of non-participating Paid-up insurance which the cash surrender value at date of default less any indebtedness hereon will purchase, payable at the same time and on the same conditions as this Policy, but without disability or double indemnity benefits. The Insured may at any time obtain a loan on such paid-up insurance, or surrender it for its cash surrender value; or

(3) If the Policy be not surrendered for cash or for paid-up insurance within three months after default in payment of premium, its cash surrender value at date of default, less the amount of any indebtedness, shall automatically purchase Continued Insurance from the date of default for the face of the Policy plus any dividend additions and less any indebtedness to the Company; and if it shall be more than enough to purchase Continued Insurance to the date of the maturity of the endowment, the excess shall be used to purchase Pure Endowment payable on the maturity

date if the Insured is then living. The Continued Insurance a the Pure Endowment shall be without future participation a without the right to loans, cash surrender values, disability double indemnity benefits.

The Cash Surrender Value shall be the reserve on the face the Policy at the end of the insurance year or, in event of defau at the date of default (omitting fractions of a dollar per thousa of insurance) and the reserve on any outstanding paid-up add tions, under Section 2, Option (*c*), plus any dividends standing the credit of the Policy, under Section 2, Option (*d*), and less surrender charge for the third to the ninth years, inclusive, not more than one and one-half per cent of the face of the Polic Such reserve will be computed on the basis of the American Tab of Mortality and interest at three per cent., and the amount paid-up insurance under (2) and the term of the continued insu ance and amount of Pure Endowment under (3) will be compute on the same basis at the attained age of the Insured on the da of default.

The values in the table opposite are computed in accordan with the above provisions, assuming that premiums have been pa in full when due for the number of years stated, that there no indebtedness to the Company, no outstanding paid-up addition no dividends standing to the credit of the Policy and that no div dends have been applied on the Accelerative Endowment pla the surrender charge, if any, has been deducted.

TABLE OF GUARANTEED SURRENDER VALUES.

After Policy has been in Force	Cash Surrender Value for Each $1,000 of the Face Amount	Paid-up Endowment Insurance for Each $1,000 of the Face Amt.	Continued Insurance			After Policy has been in Force	Cash Surrender Value for each $1,000 of the face Amount	Paid-up Endowment Insurance for Each $1,000 of the face Amt.	Continued Insurance		
			Face Amount of the Policy continued for		Cash payable at end of end'wm'nt period for each $1000 of face Amt.				Face Amount of the Policy continued for		Cash payable at end of end'wm'nt period for each
			Yrs.	Days					Yrs.	Days	
Years						Years					
3	$ 58	$126	6	247	$ 0	15	$444	$758	25	0	$207
4	85	182	9	270	0	16	482	806	24	0	380
5	114	239	12	254	0	17	521	855	23	0	546
6	141	290	15	18	0	18	562	903	22	0	704
7	172	346	17	110	0	19	605	952	21	0	856
8	204	402	19	80	0	20	649				
9	237	457	20	312	0	21	662	Policy paid up			
10	271	512	22	99	0	22	675	Participating			
11	303	562	23	133	0	23	689				
12	336	611	24	133	0	24	703				
13	371	660	25	115	0	25	717				
14	407	709	26	0	26						

In Witness Whereof, the NEW YORK LIFE INSURANCE COMPANY has caused this contract to be signed this *First* day c *June,* Nineteen Hundred and *Seventeen.*

SEYMOUR M. BALLARD, *Secretary.* DARWIN P. KINGSLEY, *President.*

SECTION 7. OPTIONAL METHODS OF SETTLEMENT.

OPTION 1.—The proceeds may be left with the Company subje to withdrawal in whole or in part at any time on demand in sun

of not less than one hundred dollars. The Company will credit interest on the proceeds so left with it at such rate as it may declare on such funds, at a rate, however, never less than three per cent. per annum and credited annually.

OPTION 2.—In equal instalments for an agreed number of years.

OPTION 3.—In equal instalments for twenty years, and for as many years thereafter as the payee shall survive. The amount of each instalment shall be determined by the attained age of the payee on the date when the instalment payments begin. If the Insured shall so direct in writing the instalments payable under this option shall not be transferable, nor subject to commutation or incumbrance, during the lifetime of the payee.

Any instalments under Options 2 or 3 shall be payable either immediately upon approval of proofs of death of the Insured in case such death occurs before the end of the Endowment period, or immediately at the end of the Endowment period in case the Insured is then living, and annually, semi-annually, quarterly or monthly thereafter as may be agreed.

In the event of the death of a payee any unpaid sum left with the Company under Option 1 shall be paid in one sum; any unpaid instalments payable under Option 2, or any instalments for the fixed period of twenty years only under Option 3 which shall not then have been paid, shall be commuted at three per cent compound interest, and unless otherwise agreed in writing shall be paid in one sum to the executors or administrators of such payee.

The sums payable under the foregoing options are based upon an assumed interest earning of three per cent., but if in any year the Company shall declare for that year upon funds held by it under such options interest at a rate greater than three per cent., the sum then payable under Option 2, or under Option 3 within the fixed period of twenty years, shall be increased accordingly.

After this policy becomes a claim, and upon surrender of the Policy, the Company will make and deliver to each payee a certificate evidencing his rights and benefits under the option selected.

Instalment options are not applicable to a Policy which is payable to a corporation or co-partnership, nor to policies under which the net sum payable is less than one thousand dollars.

The minimum payments will be $50 when paid annually, $25 when paid semi-annually, $15 when paid quarterly, or $10 when paid monthly, and the total of the fractional payments each year shall equal the annual payment each year as shown in the following tables, which are based upon a Policy, the proceeds of which are $1,000. The figures contained in the table will apply pro rata to this Policy.

OPTION 2.

Number of Annual Instalments	2	3	4	5	6	7	8	9	10	11	12
Amount of each Annual Instalment	$ 507 39	$ 343 23	$ 261 19	$ 211 99	$ 179 22	$ 155 83	$ 138 30	$ 124 69	$ 113 81	$ 104 92	$ 97 53

Number of Annual Instalments	13	14	15	16	17	18	19	20	21	22	23	24	25
Amount of each Annual Instalment	$ 91 29	$ 85 94	$ 81 32	$ 77 29	$ 73 74	$ 70 59	$ 67 78	$ 65 25	$ 62 98	$ 60 91	$ 59 04	$ 57 32	$ 55 76

OPTION 3.

Age of Payee when Policy becomes Payable	0	1	2	3	4	5	6	7	8	9
Amount of each Annual Instalment	$42 48	$40 17	$39 38	$39 06	$38 93	$38 91	$38 96	$39 05	$39 19	$39 35
Age of Payee when Policy becomes Payable	10	11	12	13	14	15	16	17	18	
Amount of each Annual Instalment	$39 52	$39 70	$39 88	$40 08	$40 28	$40 49	$40 71	$40 94	$41 18	
Age of Payee when Policy becomes Payable	19	20	21	22	23	24	25	26	27	28
Amount of each Annual Instalment	$41 42	$41 68	$41 95	$42 24	$42 53	$42 84	$43 16	$43 49	$43 84	$44 20
Age of Payee when Policy becomes Payable	29	30	31	32	33	34	35	36	37	
Amount of each Annual Instalment	$44 58	$44 98	$45 39	$45 82	$46 27	$46 73	$47 22	$47 73	$48 25	
Age of Payee when Policy becomes Payable	38	39	40	41	42	43	44	45	46	47
Amount of each Annual Instalment	$48 79	$49 36	$49 94	$50 54	$51 17	$51 80	$52 45	$53 12	$53 80	$54 49
Age of Payee when Policy becomes Payable	48	49	50	51	52	53	54	55	56	
Amount of each Annual Instalment	$55 19	$55 89	$56 60	$57 29	$57 98	$58 66	$59 32	$59 96	$60 58	
Age of Payee when Policy becomes Payable	57	58	59	60	61	62	63	64	65	66
Amount of each Annual Instalment	$61 16	$61 72	$62 23	$62 71	$63 15	$63 54	$63 88	$64 20	$64 45	$64 67
Age of Payee when Policy becomes Payable	67	68	69	70	71	72	73 and over			
Amount of each Annual Instalment	$64 85	$64 98	$65 09	$65 16	$65 21	$65 23	$65 25			

20 PAYMENT LIFE NON-PARTICIPATING POLICY WITH DISABILITY BENEFITS.

No. 99,999. AGE 35.
AMOUNT, $10,000. PREMIUM, $309.40.

NORTH AMERICAN LIFE INSURANCE COMPANY,

OF CHICAGO.

Agrees to Pay the sum of *Ten Thousand* Dollars, at its Home Office, in Chicago, Illinois, immediately upon receipt at said Home Office of due proof of the death of *John Doe,* the Insured, to *Mary, wife of the Insured,* Beneficiary, subject to the privileges and provisions on the following pages hereof, which are hereby made part of this contract.

This contract is made in consideration of the application for this policy, a copy of which is hereto annexed, and in further consideration of the payment, on or before delivery of this Policy, or as hereinafter provided, of the first year's annual premium of *Three Hundred Nine and 40/100* Dollars, comprising the legal reserve and the premium for term insurance for the first policy year, computed in accordance with the laws of the State of Illinois; and in consideration of the further payment of a like annual premium on the *First* day of *June,* in every year thereafter during its continuance, until *Twenty* full year's premiums in all shall have been paid, this policy will be renewed and continued in force in accordance with its terms.

In Witness Whereof, the NORTH AMERICAN LIFE INSURANCE COMPANY OF CHICAGO has caused this agreement to be executed this *First* day of *June,* Nineteen Hundred and *Seventeen.*

W. P. KENT, *Secretary.* J. H. MCNAMARA, *President.*

PRIVILEGES AND PROVISIONS.

LOANS.—The Company will loan on the sole security of this policy and proper assignment thereof, at any time while the policy is in force after premiums have been paid in cash for three full years, any sum desired up to the limit of the cash surrender value indicated in Column (1) of the accompanying table, deducting therefrom all other indebtedness to the Company on account of this policy. Interest on the loan shall be at the rate of six per cent. per annum, payable in advance to the next anniversary of the policy, and annually in advance thereafter. At the option of the Company the loan may be deferred for a period not exceeding ninety days after the application therefor is received by the Company, unless such loan is to be applied solely to the payment of a current premium hereunder. Failure to repay any such loan or to pay interest thereon shall not avoid the policy unless the total indebtedness thereon shall equal or exceed the loan value at the time of such failure, but if the interest is not paid when due it shall be added to the indebtedness; and whenever the total indebtedness shall become equal to the loan value the policy shall be for-

feited or void provided such indebtedness be not reduced to less than the said loan value within one month (not less than thirty days) after notice to that effect shall have been mailed by the Company to the last known address of the person to whom the loan was made, of the Insured, and of the assignee of record at the Home Office of the Company, if any.

SPECIAL PREMIUM LOAN PRIVILEGE.—The owner of this Policy, at any time while there is no default in payment of any premium hereunder, or upon reinstatement, may file with the Company a request for automatic premium loans. If after such request shall have been filed any premium on this Policy be not paid in cash on or before the date when due or within the month of grace, the Company will charge up such premium (and any subsequent premium or premiums not paid in cash) with interest at six per cent. per annum, in advance, against the then loan value of this Policy, as stated above, provided that such loan value is sufficient. Any premium or premiums so charged against the loan value of this Policy shall be considered as a loan upon the Policy and shall be subject to the same terms and conditions as any loan made under the terms of the preceding clause "Loans." The request for automatic premium loans may be rovoked at any time in writing by the said owner, provided, however, that such revocation shall not affect any loan that may have been previously made under this privilege.

CASH SURRENDER VALUE.—If this Policy be legally surrendered to the Company within one month after the end of the third year from its date or of any year thereafter, and all premiums to the end of that year have been paid in full, the Company will pay therefor, in lieu of all other benefits, the sum indicated in Column (1) of the accompanying table, less any indebtedness to the Company on account of this Policy. Payment of any cash surrender value may be deferred by the Company for not more than ninety days after the application therefor is received.

PAID-UP LIFE INSURANCE.—Upon written request by the owner, accompanied by this Policy, within one month after default in the payment of any premium after it shall have been in force for three full years, this Policy will be endorsed for the amount of non-participating Paid-Up Life Insurance indicated in Column (2) of the accompanying table, payable under the conditions of this Policy at the death of the Insured; provided that such Paid-Up Insurance shall be without the right to loans, and provided further that if there be any indebtedness to the Company on account of this Policy, the amount of such Paid-Up Insurance will be reduced by the proportion that the total indebtedness bears to the Cash Surrender Value of this Policy at date of default.

AUTOMATIC EXTENDED INSURANCE.—After premiums on this Policy shall have been paid in cash for three full years, if any subsequent premium is not paid within one month after the day when due or charged against the loan value of the policy as provided in the above "Special Premium Loan Privilege" clause, and if this Policy be not surrendered for its Cash Surrender Value or endorsed for Paid-Up Life Insurance, the insurance hereunder will, without any action on the part of the Insured, be continued for its face amount, but without the right to loans, as non-participating Paid-Up Term Insurance for the period indicated in Column (3) of the accompanying table, from the date to which premiums have been paid; provided that if there be any indebtedness hereon to the Company the amount payable hereunder will be reduced by the proportion that the total indebtedness bears to the Cash Surrender Value of this Policy at date of default.

CASH SURRENDER VALUES UNDER PAID-UP LIFE INSURANCE AND AUTOMATIC EXTENDED INSURANCE.—Any Paid-Up Life Insurance or Automatic Extended Insurance in force under the provisions of the preceding paragraphs may be surrendered at any time for its full reserve value at the time of such surrender.

TABLE OF LOAN AND SURRENDER VALUES.

After Policy has been in Force	(Column 1) Cash Surrender or Loan Value	(Column 2) Paid-up Life Insurance	(Column 3) Insurance Continued for	
			Years	Months
3	$400	$1030	4	7
4	630	1570	7	2
5	870	2110	9	10
6	1110	2650	12	3
7	1360	3180	14	5
8	1620	3710	16	3
9	1890	4240	17	11
10	2180	4780	19	4
11	2470	5300	20	7
12	2770	5820	21	8
13	3090	6340	22	8
14	3410	6860	23	7
15	3750	7380	24	7
16	4100	7890	25	6
17	4460	8400	26	9
18	4840	8930	28	2
19	5240	9460	30	5
20 Years	5660	10000	Paid Up	

NOTE.—Loans will be made at the beginning instead of at the end of any year, provided the full year's premiums have been paid.

The reserve for which funds are to be held upon this policy shall be computed according to the Illinois standard of valuation upon the American Experience Table of Mortality with interest at three and one-half per cent. per annum. The first year's insurance under this Policy is term insurance, purchased by the whole or a part of the first year's premium.

The surrender options in the above table are mathematical equivalents and the net value of each option is equal to the entire reserve on this policy according to the foregoing standard (excluding any reserve held by the Company to provide for total and permanent disability benefits), less an amount not greater in any case than one per cent. of the amount insured by the policy. For the twentieth and subsequent years each of such net values shall be equal to the full American Experience three and one-half per cent. reserve. If this policy be continued in force beyond the twentieth year, figures for later years will be furnished on application to the Home Office.

In case premiums are paid in semi-annual or quarterly instalments the values at intermediate periods between the anniversaries will be computed on the same basis as the corresponding values at the end of the last completed year.

CHANGE OF BENEFICIARY.—The Insured, if there be no existing assignment of this Policy made as herein provided, may, while the Policy is in force, designate a new beneficiary, by filing written notice thereof at the Home Office of the Company, accompanied by this Policy for suitable endorsement. Such change shall take effect upon the endorsement of the same on the Policy by the Company, whereupon all rights of the former beneficiary or beneficiaries shall cease. If any beneficiary shall die before the Insured, the interest of such beneficiary shall vest in the Insured.

PAYMENT OF PREMIUMS.—All premiums are payable in advance at the Home Office, or to any agent of the Company upon delivery, on or before the date due, of a receipt signed by the President, the Vice-President, or the Secretary of the Company, and countersigned by said agent.

This Policy is based upon payment of premiums annually in advance, but by agreement in writing and not otherwise, payment may be made in semi-annual or quarterly instalments, in accordance with the published rates of the Company in force at the date of issue of this policy.

If premiums hereon are paid in semi-annual or quarterly instalments, any portion of the premium for the then current policy year remaining unpaid when this policy matures shall be considered an indebtedness to the Company on account of this Policy.

If any premium or instalment thereof, or any premium note, be not paid when due, this Policy shall be void and all premiums forfeited to the Company, except as herein provided.

DAYS OF GRACE.—A grace of one month (not less than thirty days) will be granted for the payment of premiums after the first, during which time the insurance shall continue in force. If death occur within the days of grace, the unpaid portion of the premium for the then current policy year shall be deducted from the amount payable hereunder.

REINSTATEMENT.—This Policy may be reinstated after default in payment of any premium upon evidence of insurability satisfactory to the Company, subject to payment of the past due premiums, with interest at six per cent. per annum thereon, provided that any indebtedness previously existing against this Policy shall be reinstated with interest at six per cent. per annum from date of default, and provided that said indebtedness with interest does not exceed the loan value after past due premiums, with interest, have been paid.

MILITARY OR NAVAL SERVICE.—If within five years from the date of this Policy the Insured shall engage in military or naval service in time of war, the liability of the Company in the event of the death of the Insured while so engaged, or within six months thereafter, will be limited to the return of the premiums paid hereon, exclusive of any extra premium paid for military or naval service, less any indebtedness to the Company hereon; unless before engaging in such service or within one month (of not less than thirty days), or at the time of paying the first premium due hereon, if the Insured shall be then so engaged, the Insured shall pay to the Company at its Home Office in Chicago, Illinois, such extra premium as may be required by the Company, and in like manner shall pay annually thereafter on each anniversary of this Policy or within one month (of not less than thirty days), while the Insured shall continue to be so engaged, such extra premium as may be required by the Company.

Within one year after the termination of the war, the Company will return such portion of the extra premiums as in its judgment will not be required to cover the extra hazard.

SUICIDE.—If within two years from the date hereof the Insured shall die by suicide—whether sane or insane—the only amount payable hereunder shall be a sum equal to the premiums paid hereon, with interest at the rate of six per cent. per annum.

INDEBTEDNESS.—Any indebtedness to the Company on account of this Policy will be deducted in any settlement of this Policy, or in any benefit hereunder.

ASSIGNMENTS.—No assignment of this Policy shall be binding upon the Company, unless it be filed with the Company at its Home Office. The Company assumes no responsibility as to the validity of any assignment.

INCONTESTABILITY, MODIFICATIONS, ETC.—This Policy shall be incontestable after two years from its date except for non-payment of premium or for violation of the conditions relating to military or naval service in time of war; provided that if the age of the Insured has been misstated the amount payable here-

under shall be such as the premiums paid would have purchased at the correct age. No one has power to make or modify this contract of insurance, or to extend the time for paying any premium, and the Company shall not be bound by any promise or representation heretofore or hereafter made, unless made in writing by any two of the following officers, viz.: The President, Vice-President, or Secretary. This policy and the application therefor, a copy of which is hereto annexed, shall constitute the entire contract between the parties, and all statements made by the Insured shall in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the policy or be used in defense to a claim thereunder unless it is contained in a written application and a copy of such application be endorsed upon or attached to the Policy when issued.

OPTIONS GUARANTEED AT THE END OF *TWENTY* YEARS.

If the Insured is living on the *First* day of *June*, 1937, provided all the premiums have been duly paid under this contract, one of the following options may be selected:

(1) Continue the contract without further payment of premiums as a paid-up policy payable at death.

(2) Surrender this contract for a cash payment of *Five Thousand, Six Hundred and Sixty* Dollars, less any indebtedness hereon.

(3) Surrender this contract for an annual income payable during the lifetime of the Insured, based on the Company's published Annuity tables then in force.

MODES OF SETTLEMENT.

The Insured or the owner, or the beneficiary after the Insured's death, in case the insured shall have made no election, may by written notice to the Company at its Home Office, elect to have the net sum payable under this policy upon the death of the Insured, provided such net sum be not less than $1,000, paid either in cash or as follows:

(1) By the payment of interest thereon at three and one-half per centum per annum, payable at the end of each year during the lifetime of the beneficiary; and by the payment upon the death of the beneficiary of the said net sum, together with any accrued interest for the year then current, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns.

(2) By the payment of equal annual instalments for a specified number of years, the first instalment being payable immediately in accordance with the following table for each $1,000 of said net sum.

(3) By the payment of equal annual instalments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the beneficiary shall survive, in accordance with the following table for each $1,000 of said net sum.

Semi-annual, quarterly or monthly payments, for proportionate amounts, will be made in lieu of annual payments under (2) or (3), if request therefor is included in the written notice, above referred to.

Any instalments under (2) or (3) which shall not have been paid prior to the death of the beneficiary shall be paid, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns. Unless otherwise specified by the owner or by the beneficiary in making such election, the beneficiary shall have the right, when any instalment becomes due, to commute and receive in one sum the then present cash value of the payments yet to be made, computed upon the same basis as option (2) in the following table; provided that no such commutation will be made under option (3) except after the death of the beneficiary occurring within aforesaid twenty years.

OPTION (2)

Number of Annual Instalments	Amount of Each Instalment	Number of Annual Instalments	Amount of Each Instalment
2	$508 60	14	$ 88 47
3	344 86	15	83 89
4	263 05	16	79 89
5	213 99	17	76 37
6	181 32	18	73 25
7	158 01	19	70 47
8	140 56	20	67 98
9	127 00	21	65 74
10	116 18	22	63 70
11	107 34	23	61 85
12	99 98	24	60 17
13	93 78	25	58 62

OPTION (3)

Age of Beneficiary at Death of Insured	Amount of Each Instalment	Age of Beneficiary at Death of Insured	Amount of Each Instalment	Age of Beneficiary at Death of Insured	Amount of Each Instalment	Age of Beneficiary at Death of Insured	Amount of Each Instalment
10	$43 24	24	$46 33	38	$52 03	52	$60 91
11	43 40	25	46 63	39	52 57	53	61 57
12	43 57	26	46 95	40	53 13	54	62 21
13	43 75	27	47 28	41	53 71	55	62 83
14	43 94	28	47 62	42	54 31	56	63 43
15	44 13	29	47 98	43	54 93	57	64 00
16	44 34	30	48 36	44	55 56	58	64 54
17	44 55	31	48 76	45	56 21	59	65 04
18	44 77	32	49 17	46	56 86	60	65 50
19	45 00	33	49 60	47	57 53	61	65 92
20	45 24	34	50 04	48	58 21	62 and over	66 00
21	45 50	35	50 51	49	58 89		
22	45 76	36	51 00	50	59 57		
23	46 04	37	51 50	51	60 25		

PROTECTION IN EVENT OF TOTAL AND PERMANENT DISABILITY.

Upon receipt of due proof, at any time after one full year's premium shall have been paid on this policy and before default in the payment of any subsequent premium, that the Insured before attaining the age of sixty years has become wholly and permanently disabled by bodily injury or disease, and will be continuously and wholly prevented thereby for life from engaging in any occupation whatsoever for remuneration or profit, the Company, by an endorsement on this contract, will agree to waive payment of any premium or premiums that may thereafter become due during the continuance of such disability. Premiums so waived shall not be a lien on this contract, and the loan and surrender values specified on the second page of this policy shall increase in the same manner as if the premiums were being paid by the Insured.

Upon written request by the owner of this policy, the Company will further agree in said endorsement, to pay the face amou-

of this policy to the Insured, during such disability, in ten equal annual instalments, beginning one year after receipt of said proof of disability, provided that such instalments shall be in full settlement of this policy, and in lieu of all other benefits thereunder, and provided further, that if any indebtedness to the Company on account of this policy shall remain unpaid at the time of such endorsement, each of such annual instalments shall be reduced by an amount equal to twelve per cent. of such indebtedness. In the event of the death of the Insured after such endorsement, and before the ten annual instalments shall have been paid, the remaining instalments shall be paid to the beneficiary as they become due.

If like total and permanent disability shall occur, under the conditions above stated, but after the Insured has attained the age of sixty years, the Company will allow all premiums falling due more than six months after receipt of due proof of such disability to accumulate without interest as an indebtedness on this contract, and in such case the loan and surrender values specified on the second page of this policy shall increase in the same manner as if the premiums were being paid by the Insured.

The Company, notwithstanding acceptance of proof of disability, may, from time to time, but not oftener than once a year, require proof of the continuance of such disability, and if the Insured shall fail to furnish such proof, or if the Insured shall have become able to engage in any occupation whatsoever for remuneration or profit, then all premiums thereafter falling due must be paid as originally provided in the policy; and if the policy shall have been endorsed for payment in instalments the Company's obligation to make further instalment payments shall immediately cease, and the policy shall be restored, as originally issued, for its face amount less the sum of the instalments paid. Premiums thereafter falling due and all benefits under the policy shall be reduced proportionately and shall be based on such reduced amount of insurance, and any indebtedness to the Company on account of the policy outstanding at the date of said endorsement shall be restored, together with interest at six per cent. per annum from said date.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, shall be considered as total and permanent disability within the meaning of this provision.

This provision will be canceled at any time upon written request by the Insured, accompanied by this policy for proper endorsement, in which event the subsequent annual premiums will be reduced twenty-five cents for each one thousand dollars insured hereunder, which is the premium included for this beenfit in the total premium charged for this policy.

NOTICE.

It is not necessary for the Insured or the Beneficiary to employ the agency of any person, firm or corporation in collecting the insurance under this policy, or in receiving any of its benefits. Time and expense will be saved by writing direct to the Home Office, North American Building, Chicago, Ill.

APPLICATION.

I hereby declare that all the statements and answers to the above questions are complete and true, and I agree as follows: 1. That this application, including the statements made or to be made to the Company's Medical Examiner, shall become a part of the Contract of insurance hereby applied for. 2. That no statements, promises or information made or given by, or to the person soliciting or taking this application for a policy, or by or to any other person, shall be binding on the Company, or in any manner affect its rights, unless such statements, promises or information be reduced to writing, and presented to the officers of the Company, at the Home Office, in this application. 3. That the policy hereby applied for shall be accepted subject to its terms, and that said policy shall not take effect until the same has been issued and delivered by the Company and the first premium paid thereon in full during my lifetime, and while I am in good health. 4. That any payment in advance on account of premium shall be binding on the Company only in accordance with the Company's receipt, made up, without alteration, on the receipt form detached from this application. 5. That the Insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the Insured by said policy.

MEDICAL EXAMINER'S FORM.

I declare on behalf of myself and of any person who shall have or claim an interest in any policy issued hereunder, each of the above answers to be full, complete and true, and that to the best of my knowledge and belief I am a proper subject for life insurance.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

20-PREMIUMS LIFE ANNUAL DIVIDEND POLICY
WITH DISABILITY BENEFIT RIDER

No. 99,999. AGE, 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $368.50.

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

In Consideration of the payment of *Three hundred sixty-eight and 50-100* Dollars, the receipt whereof is hereby acknowledged, and of the *annual* payment of a like sum to the said Company on or before the *Twentieth* day of *June* in every year until *twenty* full years' premiums shall have been paid or until the prior death of *John Doe,* of *Milwaukee, Wisconsin,* (hereinafter called the Insured), promises, upon receipt of due proof of the death of the Insured, to pay at its Home Office unto his wife, *Jane Doe,* Beneficiary, *subject to the right of the insured to change such beneficiary,* the sum of *Ten Thousand* Dollars, less any unpaid premium or premiums for the then current policy year and any other indebtedness on account of this Policy; provided, however, that if there be no Beneficiary or Contingent Beneficiary surviving the Insured, such payment unless otherwise directed by the Insured and endorsed by the Company on this Policy shall be made to the executors, administrators or assigns of the said Insured.

Subject to the Rights of any Assignee and With or Without Reserving the Right of Revocation, the Insured, (1) may designate a Beneficiary or Beneficiaries if none be named in this Policy, or in the event of the death of any person designated; (2) and may designate a Contingent Beneficiary or Beneficiaries whose interest shall be as expressed in, or by endorsement of the Company on, this Policy; (3) and may change any Beneficiary or Contingent Beneficiary not irrevocably designated. If there be more than one Beneficiary the interest of any deceased Beneficiary shall pass to the survivor or survivors unless otherwise directed by the Insured and endorsed by the Company on this Policy. No designation, direction, revocation or change shall be effective unless duly made in writing, and filed at the Home Office of the Company (accompanied by the Policy for suitable endorsement) prior to or at the time this Policy shall become payable.

No Assignment of this Policy shall be binding upon the Company until it be filed with the Company at its Home Office. The Company assumes no responsibility as to the validity of any assignment, and satisfactory proof of assignee's interest must be produced on making claim.

This Policy is issued and accepted by the parties in interest subject to the provisions stated on the second and third pages hereof which are a part of this contract.

In Witness Whereof, THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, of Milwaukee, Wisconsin, has by its President and Secretary executed this contract, this *Twentieth* day of *June*, one thousand nine hundred and *seventeen*.

A. S. HATHAWAY, *Secretary.* GEO. C. MARKHAM, *President.*

PROVISIONS.

POLICY AND APPLICATION ENTIRE CONTRACT.—1. This Policy and the application therefor (a copy of which is attached to this Policy when issued) constitute the entire contract between the parties hereto. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no statement of the Insured shall avoid this Policy or be used in defense to a claim thereunder unless it is material and is contained in the said application.

AGENTS.—2. No agent of the Company has any authority to waive forfeitures or to make, alter or discharge contracts.

RESERVE.—3. The reserve on this Policy and any dividend additions thereto shall be in accordance with the American Experience Table of Mortality with interest at three per cent.

SUICIDE.—4. If within one year from the date hereof the Insured shall, whether sane or insane, die by his own hand, the liability of the Company under this Policy shall be limited to the amount of the reserve hereon.

INCONTESTABILITY.—5. This Policy shall be incontestable after one year from its date except for non-payment of premium, provided, however, that if the age of the Insured has been misstated, and the error shall not have been adjusted during his lifetime, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

PREMIUM PAYMENTS.—6. The insurance under this Policy is based upon annual premiums payable in advance, but payments may be made semi-annually or quarterly, in advance, at the premium rates therefor now in use by the Company, and change from the mode selected to either of the other of such modes may be made on any anniversary of the Policy. No premium after the first shall be considered paid (except it be duly charged as a premium loan) unless a receipt, signed by the President or Secretary of the Company and countersigned by an agent authorized to receive such premium, shall be given therefor. Should default be made in the payment of any premium this Policy shall cease and determine except as hereinafter otherwise provided.

GRACE.—7. A grace of thirty-one days, during which time the insurance shall remain in full force, will be allowed for the payment of every premium except the first.

REINSTATEMENT.—8. This Policy will be reinstated at any time within five years succeeding default in premium payment, upon evidence satisfactory to the Company of the insurability of the Insured and payment of all premium arrears with in-

terest at the rate of five per cent per annum, and the payment or reinstatement of any indebtedness which existed at the time of such default with interest from that date.

DIVIDEND OPTIONS.—9. This Policy while in force except as extended term insurance shall participate in the surplus of the Company and the Company will annually determine and account for the divisible surplus accruing hereon until all surplus found to have arisen from this Policy shall have been returned.

The current dividend each year, at the option of the owner of the Policy, may be: (a) withdrawn in cash; or (b) applied to the payment of premiums; or (c) applied to the purchase of non-forfeitable participating paid-up additions to the Policy; or (d) left to accumulate to the credit of the Policy and withdrawable on any anniversary thereof, at such rate of interest not less than three per cent, credited annually, as may be determined by the Company. Unless the owner of the Policy shall otherwise elect in writing, dividends will be paid in cash.

PAID-UP AND ENDOWMENT OPTIONS.—10. Whenever the reserve on this Policy and existing dividend additions at the end of any policy year shall equal or exceed the net single premium for the attained age of the Insured by the American Experience Table of Mortality with interest at three per cent for an amount of insurance equal to the face amount of this Policy, the Company, at the written request of the Insured, will endorse the Policy (subject to any existing indebtedness) as participating paid-up insurance for such an amount as the said reserve will purchase at the premium named; or, whenever said reserve at the end of any policy year shall equal or exceed the face amount of this Policy, the Company upon a full and valid surrender of the Policy and all claims thereunder will pay, as a matured endowment, the amount of said reserve less any existing indebtedness to the Company on account of this Policy.

NON-FORFEITURE AND LOAN FEATURES.

11. The following provisions relating to the Non-Forfeiture and Loan features of this Policy shall become operative only after payment of premiums for two full years, and no request, revocation or change in connection with such provisions shall become effective unless duly made in writing and filed at the Home Office of the Company:

BASIS OF SURRENDER VALUES.—11a. The cash surrender value of this Policy at any time prior to default in premium payment or within the thirty-one days of grace, will be the then reserve on the Policy and any dividend additions then existing, less any indebtedness to the Company on account thereof, and less also a surrender charge on the amount insured which during the fifth or any previous Policy year shall be at the rate of ten dollars per $1,000 of insurance and which thereafter shall diminish annually at the rate of one dollar per $1,000 of insurance.

PREMIUM LOANS.—11b. Upon request of the Insured, together with the Assigns if any, made prior to default in premium payment, the premium or premiums thereafter falling due during the time any such request shall remain unrevoked and not paid when or before due, will be charged as a premium loan with interest at the rate of five per cent. per annum, provided the then cash surrender value (as stated in the preceding paragraph numbered 11a) shall be sufficient to cover such loan. Any premium loan may be repaid at any time.

EXTENDED AND PAID-UP INSURANCE OPTIONS.—11c. Upon default in premium payment, unless the premium be paid within

the thirty-one days of grace, the face amount of the Policy and any existing dividend additions, less any indebtedness to the Company on account thereof, will be extended automatically as non-participating term insurance for such length of time from the date of such default as the then cash surrender value (as stated in the preceding paragraph numbered 11a) will provide at the net single premium rate for the attained age of the Insured according to the American Experience Table of Mortality with interest at three per cent.

11d. Upon request of the Insured, together with the Beneficiary and Assigns if any, made prior to default in premium payment or within the thirty-one days of grace and including a waiver of the automatic extended term insurance feature, participating paid-up insurance will be secured upon default in premium payment, unless the premium be paid within the thirty-one days of grace, for such an amount as the then cash surrender value (as stated in the preceding paragraph numbered 11a, but exclusive of any indebtedness which shall remain as a lien against the policy) will provide at the net single premium rate for the attained age of the Insured according to the American Experience Table of Mortality with interest at three per cent.

11e. Change from automatic extended term insurance to paid-up insurance, or vice versa, may be made in accordance with their respective provisions, if the Policy be not then in premium default for more than thirty-one days.

CASH SURRENDER AND LOAN OPTIONS.—11f. Upon request accompanied by a full and valid surrender of this Policy and all claims thereunder, the Company will pay the then cash surrender value thereof, which while the Policy is in full force including the thirty-one days of grace shall be as stated in the preceding paragraph numbered 11a, and subsequent thereto shall be the full reserve on the form of insurance then in force less any indebtedness to the Company on account thereof.

11g. Upon request and the sole security of this Policy properly assigned, the Company, unless extended term insurance be in force, will advance at a rate of interest not exceeding six per cent. per annum, an amount which with the interest, and any unpaid premium or premiums, for the then current policy year shall equal, or at the option of the Insured be less than the cash surrender value of the Policy and of any existing dividend additions at the end of such year. Failure to pay either loan or interest shall not avoid the Policy unless the total indebtedness to the Company on account thereof shall equal or exceed the cash surrender value of the Policy and any existing dividend additions, nor until thirty-one days after notice shall have been mailed to the last known address of the Insured and of any Assignee.

11h. The Company shall have the right to defer payment of the cash value, or the making of the loan (unless for the purpose of paying renewal premiums on policies in this Company), for a period not exceeding ninety days.

TABLE OF LOAN AND SURRENDER VALUES.

This Table is based upon a policy of $1,000 free from indebtedness and without dividend additions. The Values stated will apply pro rata to the amount of this Policy and due allowance will be made for any dividend additions continued in force and also for any portion of a year's premium paid over and above the premiums for the full number of years indicated. Indebtedness will be adjusted as stated in the Policy.

At End of Policy Year.	Loan or Cash Value.	Paid-up Insurance.	Extended Term Insurance.	
			Years.	Days.
2	$34 72	$80	3	360
3	58 20	131	6	255
4	82 46	183	9	144
5	107 52	234	11	340
6	134 40	287	14	110
7	162 14	340	16	127
8	190 77	393	18	36
9	220 31	445	19	215
10	250 78	497	20	319
11	282 24	549	21	363
12	314 68	600	22	361
13	348 16	652	23	329
14	382 70	703	24	284
15	418 33	753	25	248
16	454 11	802	26	219
17	491 07	851	27	245
18	529 31	901	29	8
19	568 89	950	31	24
20	609 92	Policy full paid.		
21	621 18			
22	632 51			

The Values in the above Table after the fourteenth policy year are equal to the full reserve according to the American Experience Table of Mortality with interest at three per cent. The basis upon which the Table is constructed will apply if this Policy be continued in force beyond the twenty-second year.

PROVISIONS RELATING TO SETTLEMENT (IN LIEU OF PAYMENT IN ONE SUM) WHEN THIS POLICY BECOMES PAYABLE.

The insured shall have the right, with the privilege of revocation and change, to elect, in lieu of payment in one sum, either of Options "A", "B", or "C", or that the amount payable be distributed under two or more of said options; the Beneficiary or Beneficiaries when this policy becomes payable shall have the same right and privilege if no such election effected by the Insured shall then be in force; the Beneficiary or Beneficiaries if of lawful age when this Policy becomes payable, shall also (subject to the rights of any assignee, and if there then be living no Contingent Beneficiary designated by the Insured) have the right, with the privilege of revocation and change, to designate a Contingent Beneficiary or Beneficiaries whose interest shall be as expressed in, or endorsed by the Company on, this Policy; provided, however—

AMOUNT PAYABLE.—1st. The amount payable must equal or exceed $1,000 for each option elected.

ENDORSEMENT.—2nd. No election, direction, designation, revocation or change shall be effective unless duly made in writing and filed at the Home Office of the Company (accompanied by the Policy for suitable endorsement) prior to or at the time this Policy shall become payable.

DECEASED BENEFICIARY.—3rd. If there be more than one Beneficiary, the interest of any deceased Beneficiary shall, upon satisfactory proof of such decease, pass to the survivor or survivors unless otherwise directed by the Insured and endorsed by the Company on this Policy; except that under Option "C" only so many of the stipulated installments, if any, as then remain unpaid, shall so pass.

RIGHTS OF CONTINGENT BENEFICIARY.—4th. Unless otherwise directed by the designator and so endorsed by the Company on this Policy, the Contingent Beneficiary or Beneficiaries, if any, shall, upon satisfactory proof of the death of the last surviving Beneficiary, succeed to all the interest, rights and privileges then possessed by such Beneficiary; except that under Option "C" the interest of any Contingent Beneficiary shall be limited to such of the stipulated installments, if any, as then remain unpaid.

LAST SURVIVING BENEFICIARY OR CONTINGENT BENEFICIARY.—5th. At the death of the last surviving Beneficiary if there be no Contingent Beneficiary then living, or at the death of the last surviving Contingent Beneficiary occurring subsequently thereto, the amount retained by the Company under Option "A" will be paid to the executors, administrators or assigns of such last surviving Beneficiary or Contingent Beneficiary upon due surrender of this Policy; under the same conditions, any of the installments under Option "B", or any of the stipulated installments under Option "C", then remaining unpaid, will be commuted upon the basis of three per cent. compound interest and paid in one sum in like manner.

OPTION A.

ANNUITY EXTENSION.—To have the whole or any part not less than $1,000 of the proceeds of this Policy at the death of the Insured retained by the Company until the death of the last surviving Beneficiary or Comtingent Beneficiary, the Company in the meantime to pay an annuity equal to three per cent. of the amount so retained, the first annuity being payable one year after the death of the Insured.

COMMUTATION.—At the time any annuity payment becomes due the Beneficiary, if of lawful age, provided the Company has not been specifically directed to the contrary by the Insured, shall have the right, upon due surrender of this Policy, to withdraw the amount so retained by the Company, in addition to such annuity payment, and if said amount be so withdrawn the annuity payments shall cease.

OPTION B.

LIMITED INSTALLMENTS.—To have the whole or any part not less than $1,000 of the proceeds of this Policy at the death of the Insured paid in a specified number of annual installments as per the first Table below, which shall apply pro rata per $1,000 of the amount to be so paid, the first installment being payable immediately.

CHANGE.—The number of the installments may be changed by the Insured at any time prior to the payment of the first installment.

COMMUTATION.—The installments remaining unpaid will be commuted upon the basis of three per cent. compound interest, and paid in one sum, at any time when an installment is due, upon written request of the Beneficiary or Beneficiaries, if of lawful age, and due surrender of this Policy, provided the Company has not been specifically directed to the contrary by the Insured.

LIMITED INSTALLMENT TABLE.

No. Instalments	25	20	19	18	17	16	15*	14	13	12
Amount of each	$55 75	$65 25	$67 78	$70 59	$73 74	$77 29	$81 32	$85 94	$91 29	$97 5[illegible]
No. Instalments	**11**	**10**	**9**	**8**	**7**	**6**	**5**	**4**	**3**	**2**
Amount of each	104 92	113 81	124 69	138 30	155 83	179 22	211 99	261 19	343 23	507 8[illegible]

*ILLUSTRATION.—If payment is to be made by 15 Installments, the amount of each Installment will be $81.32 for each $1,000.

OPTION C.

CONTINUOUS INSTALLMENTS.—To have the whole or any part not less than $1,000 of the proceeds of this Policy at the death of the Insured converted into an immediate life annuity to the Beneficiary at the then published rate of the Company; or, paid in either 10, 15, 20 or 25 stipulated annual installments of an amount corresponding in the Table below to the number of installments selected and to the age of the Beneficiary at the date of the death of the Insured, provided that if the Beneficiary shall survive to receive the number of installments selected, then similar installments shall be continued throughout the lifetime of the Beneficiary. The Table shall apply pro rata per $1,000 of the amount to be so paid, the first installment being payable immediately.

PRO-RATA SHARE.—If there be more than one Beneficiary the amount to be so paid, unless otherwise directed by the Insured and endorsed by the Company on this Policy, shall be considered as divided into equal parts and the amount of each Beneficiary's annual installment shall be determined in accordance with the Table below (next page) for the age attained.

PARTICIPATION.—All payments under Options "A" and "B", and the stipulated payments under Option "C", will be increased by such annual dividends as may be apportioned by the Company.

The Annual Meetings of the Company for the election of Trustees are held at its Home Office in Milwaukee on the third Wednesday of July in each year. Policy-holders are entitled to vote at such meetings.

APPLICATION.

It is understood and agreed (1) that if the amount of the premium on the insurance herein applied for is not paid at the time of making this application there shall be no liability on the part of the said Company under this application unless nor until a policy shall be issued and delivered to me and the first premium thereon actually paid during my lifetime; and (2) that if the amount of such premium is paid to the said Company's agent at the time of making this application the insurance (subject to the provisions of the said Company's regular form of policy for the plan applied for) shall be effective from the date of my medical examination therefor and such a policy shall be issued and delivered to me or my legal representatives, provided the said Company in its judgment shall be satisfied as to my insurability, on the plan applied for, on the date of such medical examination; and (3) that if said Company shall not be so satisfied the amount of the premium paid shall be returned.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions and statements are correctly recorded.

CONTINUOUS INSTALMENT TABLE.

Age of Beneficiary.	No. of Instalments Stipulated.				No. of Instalments Stipulated.			
	10	15	20	25	10	15	20	25
10	$42 06	$41 24	$40 38	$39 48	73 79	$67 21	$60 30	$54 08
11	42 27	41 43	40 54	39 64	75 41	68 17	60 76	54 26
12	42 48	41 63	40 72	39 81	77 07	69 10	61 29	54 44
13	42 71	41 84	40 91	39 97	78 75	70 00	61 60	54 60
14	42 95	42 05	41 10	40 14	80 44	70 87	61 97	54 74
15	43 19	42 28	41 31	40 32	82 11	71 68	62 32	54 86
16	43 44	42 51	41 51	40 50	83 78	72 46	62 65	Age 66
17	43 70	42 74	41 72	40 70	85 39	73 19	62 97	and over
18	43 94	42 97	41 93	40 98	86 99	73 88	63 28	same
19	44 19	43 20	42 14	41 07	88 50	74 52	63 58	as 65.
20	44 44	43 43	42 35	41 27	89 96	75 11	63 87	.....
21	44 71	43 68	42 58	41 48	91 36	75 65	Age 71	.....
22	44 99	43 94	42 81	41 68	92 69	76 14	and over	.....
23	45 28	44 20	43 05	41 89	93 96	76 57	same	.....
24	45 59	44 48	43 30	42 12	95 17	76 94	as 70.	.....
25	45 89	44 76	43 56	42 35	96 30	77 24	.....	.....
26	46 23	45 06	43 83	42 61	97 35	Age 76	.....	.....
27	46 56	45 37	44 11	42 86	98 32	and over	.....	.....
28	46 92	45 69	44 40	43 12	99 22	same	.....	.....
29	47 28	46 03	44 70	43 38	100 05	as 75.	.....	.....
30	47 65	46 36	45 02	43 67	100 82	.....	.....	.....
31	48 04	46 73	45 34	43 96	re 81	.....	.....	.....
32	48 45	47 10	45 68	44 27	and	.....	.....	.....
33	48 87	47 48	46 03	44 56	ver	.....	.....	.....
34	49 29	47 88	46 39	44 88	ame	.....	.....	.....
					as 80			

For ages of Beneficiaries under 10 years the instalments will be the same as for age 10.

AGREEMENT FOR WAIVER OF PREMIUMS NON-PARTICIPATING

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

AGREEMENT SUPPLEMENTARY TO

Policy Number 99999. Life of John Doe, Insured.

WAIVER OF PREMIUMS IN EVENT OF TOTAL DISABILITY BEFORE ATTAINING 60 YEARS OF AGE.—In consideration of the payment of an extra premium of Two and 70/100 Dollars (first payment hereby acknowledged), together with each annual premium required under said Policy, it is agreed that if, after payment of premium for one full year and during the continuance of this Agreement, the Insured shall, prior to his 60th birthday anniversary, furnish proof satisfactory to the Company that he has become totally and permanently disabled from any cause and is physically or mentally incapacitated to such an extent that he is and presumably will be wholly and permanently unable to engage in any gainful occupation or perform any work for money compensation, the Company on receipt of such proof will by suitable endorsement of this Agreement waive the payment of any and all premiums thereafter falling due under said Policy and this Agreement during the continuance of such disability, except as hereinafter stipulated and agreed:

1. No payment of extra premium under this Agreement shall be required after said Policy shall have become fully paid up or in any case after the sixtieth birthday anniversary of the Insured.

2. Notwithstanding the acceptance of proof of disability the Insured, or his legal representatives, shall annually on the anniversary of the date of said Policy, or within 31 days thereafter, file with the Company a declaration of continued disability of the Insured and shall upon request, but not oftener than once a year, furnish proof thereof satisfactory to the Company. If the Insured, or his legal representatives, at any time after such waiver shall, upon such request mailed by the Company to his or their last known address, fail to furnish such proof of continued disability, or if it shall appear to the Company that Insured has so far recovered as to be able to perform work of any kind for compensation, gain or profit, then and in either such event, said waiver shall be deemed to have failed and any premium or premiums then or thereafter falling due under said Policy and this Agreement shall be payable in accordance with the terms thereof the same as if no waiver of premiums had been made.

3. Such premiums as fall due after the receipt by Company of satisfactory proof of disability and prior to acceptance thereof shall be payable by Insured but the same shall be remitted by Company.

4. Waiver of premiums under this Agreement shall not affect the rights of the parties at interest to any benefits or privileges provided in said Policy which shall be the same as if the premiums were paid in cash.

5. It is agreed that total and permanent loss of sight of both eyes, the loss by severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, shall, without prejudice to any other cause of disability and upon due proof before age 60, be considered total disability within the terms of this Agreement.

6. The non-payment of the extra premium as required by this Agreement either on the due date or within the days of grace provided by said Policy shall automatically terminate this Agreement but same may be reinstated, provided the said Policy be then in full force, upon evidence satisfactory to Company of the insurability of Insured and payment of all premium arrears with interest at the rate of five per cent per annum.

7. The premiums paid on this Agreement shall not participate in the surplus of the Company and shall remain the property of the Company in event of the termination thereof in any way.

Milwaukee, Wisconsin, June 20, 1917.

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

SUPPLEMENT TO APPLICATION.

MILITARY SERVICE.

10. It is agreed that any Policy the Company may issue upon the application to which this is a Supplement shall be subject to the conditions set forth in the following war clause, to-wit: If within five years from the date of this Policy the Insured shall engage in any Military or Naval Service in time of war, the liability of the Company in event of the death of the Insured while so engaged, or within six months thereafter, shall be limited to the amount of the reserve on this Policy, less any indebtedness to the Company on account thereof; unless before engaging in such service, or within thirty-one days thereafter, the Insured shall pay to the Company at its Home Office in Milwaukee, Wisconsin, such extra annual premium as may be required by the Company, and in a like manner shall pay annually on each anniversary of this Policy, or within thirty-one days thereafter, while the Insured shall continue to be so engaged, such extra annual premium as may then be required by the Company; provided, however, that any disability agreement issued in connection with this Policy shall be null and void if the Insured shall within five years from the date thereof engage in any Military or Naval Service in time of war. Within one year after the termination of the war the Company will return such portion of the aggregate extra premiums collected as in its judgment will not be required to cover the extra hazard.

20 PAYMENT LIFE, ANNUAL DIVIDEND POLICY, WITH DISABILITY BENEFITS.

No. 99,999. AGE, 35.
AMOUNT $10,000. PREMIUM $355.80.

NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY

MINNEAPOLIS, MINN.

Hereby insures the life of *John Doe* (hereinafter known as the Insured), and upon receipt of due proofs of the death of the said Insured, agrees to pay at its Home Office in the City of Minneapolis *Ten Thousand* Dollars to *Mary Doe, wife* (hereinafter known as the Beneficiary), if living, otherwise to the Insured's executors, administrators, or assigns, or to such other beneficiary as may be designated by the Insured, as provided upon the second page hereof.

This agreement is made in consideration of the application therefor, which is made a part of this contract, and of the payment in advance of *Three Hundred Fifty-five and 80/100* Dollars, receipt whereof is hereby acknowledged, and of a like payment thereafter on or before the *first* day of *June* in each and every year until premiums for *twenty* complete years shall have been paid, or until the prior death of the Insured.

The Privileges and Conditions stated on the following pages hereof are made a part of this contract.

Minneapolis, Minn., the *first* day of *June*, 1917.

M. V. JENNESS, *Secretary.* JOHN T. BAXTER, *President.*

PRIVILEGES AND CONDITIONS.

PREMIUM PAYMENTS.—*First*—All premiums are payable in advance at the Home Office of the Company in Minneapolis, or to a duly authorized agent of the Company upon delivery of a receipt signed by the President, Vice-President. Secretary or Treasurer of the Company, and countersigned by such agent. Payment of a premium shall not maintain the policy in force beyond the period for which it is paid, except as herein provided.

GRACE.—*Second*—Grace of thirty-one days, during which the insurance will continue in force, will be allowed for the payment of every premium after the first.

POLICY CONTAINS ENTIRE CONTRACT.—*Third*—Agents are not authorized to make, alter or discharge contracts, to waive any provisions thereof, to extend this insurance, to grant permits, or to

bind the Company in any way. It is agreed that this policy shall constitute the entire contract between both parties, and that all statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and that no such statement shall void the policy, unless it is contained in the written application therefor, copy of which is attached when issued.

VALUATION.—*Fourth*—The first year's insurance under this policy is term insurance.

CHANGE OF BENEFICIARY.—*Fifth*—The Insured, subject to any existing assignment of this policy, may designate a new beneficiary, with or without reserving right of revocation, by filing written notice thereof at the Home Office of the Company accompanied by the policy for suitable endorsement thereon, provided, in making application for the policy the right of revocation has been reserved. If any beneficiary, under either a revocable or irrevocable designation, shall die before the Insured, and the Insured shall not have designated a new beneficiary, the interest of such beneficiary shall revert to the Insured, the Insured's legal representatives or assigns.

WAR SERVICE.—*Sixth*—If during the first five years of this policy, the Insured shall engage in military, naval or any service whatever in connection with actual warfare outside the continental limits of the United States, or in any military or naval service involving aeronautics, the liability of the Company in event of the death of the Insured shall be limited to the return of the premiums actually paid, unless the Insured shall give notice thereof to the Company within thirty-one days after entering upon such service and shall pay annually in advance during the continuance of such service, such extra premium as the Company shall fix therefor, not to exceed ten per cent of the face of the policy.

RESTRICTIONS WAIVED.—*Seventh*—This policy is absolutely free of conditions as to residence, occupation and travel, except as provided in the war service clause.

INCONTESTABILITY.—*Eighth*—This policy shall be incontestable after one year from its date, except for non-payment of premium or for non-compliance with the provisions of the war service clause.

AGE.—*Ninth*—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age. The Company will admit age at any time upon satisfactory proof.

SUICIDE.—*Tenth*—In the event of the death of the Insured, within one year from the date hereof, by his or her own hand, whether sane or insane, the liability of the Company shall be the amount of the premiums paid.

ASSIGNMENTS.—*Eleventh*—No assignment of this policy shall be binding upon the Company unless filed at the Home Office of the Company. The Company assumes no responsibility as to the validity of any assignment.

TOTAL AND PERMANENT DISABILITY.—*Twelfth*—The Company, by endorsement hereon, will waive payment of the premiums there-

after becoming due, if the Insured, before attaining the age of sixty years and after paying at least one full annual premium and before default in the payment of any subsequent premium, shall furnish proof satisfactory to the Company that he has become totally and permanently disabled by bodily injury or disease so that he is and will be permanently, continuously and wholly prevented thereby from performing any work or pursuing any occupation or profession for wages or profit. Accidental injuries which, independently of all other causes and within ninety days from the happening of the accident, result in the irrecoverable loss of the entire sight of both eyes, or in the amputation of both hands at or above the wrists, or both feet at or above the ankles, or one entire hand and one entire foot, shall also be deemed to constitute total and permanent disability.

Any premium so waived shall not be deducted from the sum payable under the policy and the loan and cash values shall be the same as if such premiums had been paid in cash when due. So long as the Company continues to waive the premiums under this agreement, it is understood that the Insured shall on demand furnish the Company satisfactory proof of the continuance of the disability and if the Insured shall fail to furnish such proof, or if it shall appear to the Company that the Insured is able to perform any work or pursue any occupation whatsoever for wages or profit, all premiums thereafter falling due must be paid by the Insured.

The foregoing provisions for Waiver of Premiums in event of permanent and total disability shall become null and void if the Insured shall engage in military or naval service, either within or without the limits of the United States, or in any service whatever in connection with actual warfare outside the continental limits of the United States. The additional premium charged for such provisions shall cease to be payable and the unearned portion of the current premium shall be refunded.

LOANS.—*Thirteenth*—At any time after three years' premiums have been paid, and while this policy is in full force, the Company will advance, on proper assignment of this policy, and on the sole security thereof, a sum not exceeding the loan value as stated in the table on the third page hereof, increased by the reserve upon dividend additions to this policy, if any. The granting of a loan may be deferred by the Company for not exceeding sixty days after the application therefor is made. Interest on such loan shall be at a rate not exceeding six per cent per annum, and shall be payable in advance to the end of the then current policy year, and annually in advance thereafter. The Company will deduct from such loan, interest on the loan to the end of the current policy year, any existing indebtedness on the policy, and any unpaid balance on the premium for the current policy year. Failure to repay any such advance, or to pay interest, shall not void the policy unless the total indebtedness shall equal or exceed the loan value at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the Insured, and if any, of the Assignee of record at the Home Office of the Company.

SURRENDER VALUE.—*Fourteenth*—After three full years' premiums have been paid, if any subsequent premium be not paid, the Insured may, within one month after the unpaid premium shall have become due, select one of the following options:

(a) To surrender the policy for its cash value; or

(b) To have the policy endorsed for non-participating, paid-up insurance of a reduced amount, payable at the same time and on the same conditions as this policy; or

(c) To have the insurance continued in force from date of default as extended term insurance for the face amount of the policy less any indebtedness but without further participation or right to loans.

The cash value, paid-up value and period of extended insurance available if the policy is without dividend additions or indebtedness are shown in the table on the third page hereof. The reserve on dividend additions, if any, shall be added to the cash value or used to increase the amount of paid-up insurance or to extend the period of term insurance. If there is any indebtedness on account of the policy, such indebtedness shall be deducted from the cash surrender value, or the amount of paid-up insurance shall be such as the cash surrender value less the indebtedness will purchase according to the American Table of Mortality and interest at the rate of three and one-half per cent per annum, or the extended insurance shall be for the amount of the face of the policy less such indebtedness, and for such time as the cash value less all indebtedness will extend the same according to the American Table of Mortality and interest at the rate of three and one-half per cent per annum.

The Company may defer the payment of a cash surrender value for not more than sixty days after the application therefor is made.

AUTOMATICALLY NON-FORFEITABLE.—*Fifteenth*—After three years' premiums have been paid, if any subsequent premium remains unpaid, and a surrender value is not selected within one month as above provided, the policy will be automatically continued under surrender value option (c), as extended term insurance.

INDEBTEDNESS.—*Sixteenth*—Any indebtedness to the Company on account of this policy, and any part of the premium for the insurance year remaining unpaid at the death of the Insured will be deducted in any settlement hereunder.

REINSTATEMENT PRIVILEGE.—*Seventeenth*—This contract may be reinstated at any time after default in payment of premiums upon evidence of insurability satisfactory to the Company, and payment of arrears of premium with interest. Any indebtedness charged against the contract at the time of surrender shall continue in full against the reinstated policy.

PARTICIPATION.—*Eighteenth*—This policy shall participate in the surplus of the Company and beginning at the end of the first policy year the Company will annually determine and account for the portion of the divisible surplus accruing hereon. The first dividend shall be contingent upon the payment of premiums for the second policy year, but subsequent dividends shall not be contingent upon the payment of future premiums.

DIVIDEND OPTIONS.—*Nineteenth*—The current dividend each year, at the option of the Insured, may be:

(First) Drawn in cash; or

(Second) Left to accumulate, with interest, to the credit of the policy and payable at the maturity of the policy but withdrawable on any anniversary. The rate of interest shall be declared annually by the Company, but shall in no event be less than three and one-half per cent; or

(Third) Applied toward the payment of any premium or premiums; or

(Fourth) Applied to the purchase of pure endowment additions to the policy; or

(Fifth) Applied to the purchase of paid-up additions to the policy. If this option is originally selected and followed continuously, evidence of good health will not be required, but a change to the fifth option after another option has been used will be subject to satisfactory evidence of insurability.

Unless the Insured shall select otherwise within three months after the mailing of notice requiring such election, dividends shall be paid in cash.

Dividends may be applied under the Fourth Dividend option either:

(a) To the purchase of Pure Endowment Additions payable only if the Insured is living at the end of a specified number of years from the date of the policy; or

(b) Upon the Accelerative Endowment plan to the conversion of the policy into an endowment payable at a specified and gradually diminishing age; or, if preferred, into a fully paid-up participating policy payable at the same time as the policy is payable, according to its terms.

MODES OF SETTLEMENT.—*Twentieth*—The amount due hereon shall be paid immediately upon receipt of due proof of the death of the Insured. The Insured, or after the Insured's death the beneficiary, by written notice to the Company at its Home Office, may elect to have the total sum payable under this policy, paid either in cash or as follows:

(1) By payment of an annuity equal to three and one-half per cent of such total sum, at the end of each year during the lifetime of the beneficiary, and by the payment upon the death of the beneficiary of the said total sum, together with any accrued portion of the annuity for the year then current, to the beneficiary's legal representatives or assigns; or

(2) By payment of equal annual instalments at the beginning of each year for a specified number of years, the first instalment being payable immediately in accordance with the following table for each $1,000 of said total sum; or

(3) By payment of equal annual instalments payable at the end of each year for a fixed period of twenty years, and as many years longer as the beneficiary shall survive, in accordance with the following table for each $1,000 of said total sum.

Any instalments payable under (2) or (3) which shall not have been paid prior to the death of the beneficiary shall be paid to the beneficiary's legal representatives or assigns.

Unless otherwise specified by the Insured or the beneficiary, the agreement for the payment of an annuity or instalments may be surrendered at any time for the commuted value of payments yet to be made, computed upon the same basis as the following tables: Provided, that no such surrender and commutation shall be made under (3) unless the good health of the beneficiary is shown to the satisfaction of the Company.

Under the above explanation of the first mode of settlement and in the following tables illustrating the second and third modes of settlement, values are based on an assumed interest earning of three and one-half per cent, which rate is guaranteed as a minimum. If in any year the Company should declare on funds held by it under such modes of settlement a greater rate of interest, the sums payable shall be increased accordingly.

LIMITED INSTALMENTS—OPTION (2).

LIMITED INSTALMENTS.—Annual Instalments may be selected by the Insured, or the Beneficiary, limited to the number and amount stated in the table below.

Number of Instalments.....	Ten	Fifteen	Twenty
Amount of Each Instalment.	$116	$83	$67†

†ILLUSTRATION—The amount of each Instalment will be $67 for each $1,000 of proceeds, if payment is to be made by twenty instalments.

CONTINUOUS INSTALMENTS—OPTION (3).

Annual Instalments to *continue during entire lifetime* of Beneficiary, but twenty annual instalments at least to be paid.

(This Option is not available where more than one Beneficiary is named.)

Age of Beneficiary at Death of Insured	15 or under	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Amount of Instalment.	$44	$44	$44	$44	$45	$45	$45	$45	$45	$46	$46	$46	$47	$47	$47	$48	$48
Age of Beneficiary at Death of Insured	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
Amount of Instalment.....	$49	$49	$50	$50	$50	$51	$52	$52	$53	$53	$54	$54	$55	$56	$56	$57	$58
Age of Beneficiary at Death of Insured	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65 or over
Amount of Instalment.....	$58	$59	$60	$60	$61	$62	$62	$63	$63	$64	$65	$65	$66	$66	$67	$68	$68

†ILLUSTRATION.—The amount of each annual Instalment will be $48 for each $1,000 of proceeds, if at the death of the Insured the Beneficiary should be thirty years of age at last birthday.

TABLE OF LOAN AND SURRENDER VALUES.

Reserve Standard; American Experience Mortality Table and 3½ per cent Interest.

Years Premium Paid	Cash or Loan Value	Paid-up Policy	Extended Insurance		Years Premiums Paid	Cash or Loan Value	Paid-up Policy	Extended Insurance	
			Years	Days				Years	Days
3	$ 820	$1080	8	266	12	$2790	$5280	21	311
4	550	1620	6	118	13	3100	6380	22	309
5	780	2160	8	339	14	3430	6900	23	288
6	1130	2700	12	187	15	3770	7410	24	270
7	1380	3230	14	237	16	4120	7930	25	276
8	1640	3780	16	188	17	4480	8440	26	340
9	1910	4290	18	48	18	4860	8960	28	150
10	2190	4820	19	194	19	5250	9470	30	216
11	2490	5340	20	273	20	5660	10000		

Values shown in the above tables will be increased by the reserve on dividend additions, if any.

Figures showing the loan and surrender values after twenty years will be supplied upon application. These values are the full Legal Reserve held to the credit of the policy, without deduction of any kind.

In all cases where default shall occur after three years premiums have been paid, and a portion of any further premium shall have been paid, the Insured shall receive proportionate intermediary values corresponding to the fraction of the year's premiums paid.

It is not necessary for the Insured or the beneficiary to employ the agency of any person, firm or corporation in collecting the insurance under this policy, or in receiving any of the benefits. Time and expense will be saved by writing direct to the Home Office, Minneapolis.

NOTICE.

The Insured is hereby notified that by virtue of his policy he is a member of the Northwestern National Life Insurance Company, and that the annual meetings of said company are held at its Home Office on the last Monday of January in each year at ten o'clock A. M.

APPLICATION.

I.....hereby apply to the Northwestern National Life Insurance Company, of Minneapolis, Minnesota, for $..... insurance on the.....plan, with.....annual premium of $..... and as a consideration therefor I hereby declare that all statements and answers as written or printed herein, and in Part 2 of this Application, are full, complete and true, whether written by my own hand or not, and agree that every such statement and answer is material to the risk.

It is understood and agreed (1) that if the amount of the premium on the insurance herein applied for is not paid in cash at the time of making this application there shall be no liability on the part of the said Company under this application until a policy shall be issued and delivered to me and the first premium thereon actually paid during my lifetime; and (2) that if the amount of such premium is paid in cash to the said Company's agent at the time of making this application the insurance (subject to the provisions of the said Company's regular form of policy for the plan applied for) shall be effective from the date of my medical examination therefor and such a policy shall be issued and delivered to me or my legal representatives, provided the said Company in its judgment shall be satisfied as to my insurability, on the plan applied for, on the date of such medical examination; and (3) that if said Company shall not be so satisfied the amount of the premium paid shall be returned.

MEDICAL EXAMINER'S FORM.

I hereby declare that the written answers to the above questions are my answers and that they are each full, complete and true; and I agree that they shall form a part of any contract of insurance issued by the NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY on my life.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFIT RIDER

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $362.20.

OCCIDENTAL LIFE INSURANCE COMPANY, LOS ANGELES, CALIFORNIA

Agrees to Pay *Ten Thousand* Dollars, herein called the face amount, at the Home Office of the Company, in the City of Los Angeles, California, to *Mary Doe, Wife* of the Insured, or to such other Beneficiary as may be designated by the Insured in the manner hereinafter provided, immediately upon receipt at said Home Office of due proofs of the death during the continuance of the Policy, of *John Doe,* the Insured.

Consideration: This policy is issued in consideration of the written and printed application therefor, which is made a part of this contract, and of the sum of *Three Hundred and Sixty-two and 20/100 Dollars,* receipt of which is hereby acknowledged, constituting payment for the term expiring on the *First* day of *June,* 1918, and will be renewed upon the further payment of a like sum on said day and thereafter on the *First* day of *June* in every year during the continuance of this policy until the death of the Insured, provided that when premiums shall have been paid for Twenty years in all from the date on which this policy takes effect this policy shall become a fully paid-up whole-life insurance and no further payments will be required.

This policy shall be incontestable, after one year from date of issue, for any cause except non-payment of premium.

The benefits and provisions stated on the second and third pages of this policy are made a part of this contract as fully as if recited at length over the signatures hereto.

In Witness Whereof, the OCCIDENTAL LIFE INSURANCE COMPANY has caused this policy to be signed by its proper officers at the Home Office of the Company in the City of Los Angeles, California, to take effect as of the *First* day of *June,* 1917.

ROBERT J. GILES, *Secretary* JOS. BURKHARD, *President.*

State of California
INSURANCE DEPARTMENT
San Francisco, Cal.....191..

This policy is registered and the reserve thereon is deposited as required by Section 634 of the Political Code of California.

.....
Insurance Commissioner.

By.....

PARTICIPATION IN PROFITS

This policy is non-participating during the first five years succeeding the date of the policy. Thereafter this policy shares in the profits of the Company as follows:

At the end of the sixth and subsequently at the end of each and every policy year, whether the next succeeding year's premium is to be paid or not, this policy, if in full force and effect, will be credited with a cash dividend from the surplus accumulations then apportioned by the Company to policies of the same age and kind and the Insured shall have the following

DIVIDEND OPTIONS

1. Draw the Dividends in Cash; or

2. Apply the Dividends in Payment of Premiums on this Policy; or

3. Leave the Dividends on Deposit with the Company to accumulate at such rate of interest as the Company shall from time to time determine and allow, in no event, however, to be less than three and one-half per cent. per annum compounded annually; the entire accumulation, or any part thereof with interest for the half-policy-years completed, to be payable in cash to the Insured at any time on demand; or payable to the Beneficiary with the proceeds of this policy at the death of the Insured.

4. Applied to the Purchase of Paid-up Additional Insurance, payable in the same manner as the original policy, such additional insurance to participate in the profits of the Company so long as no default is made in the payment of premiums.

If the Insured fails to notify the Company in writing, within three months after the Company shall have mailed to him a written notice of the amount of said dividend and the options available as aforesaid, which option he selects, the Company shall then apply said dividend to the purchase of a Paid-up Addition to the sum insured. Such Paid-up Addition may be surrendered for cash at any time, and the cash value thereof shall not be less than the original cash dividend.

THIS POLICY IS NON-FORFEITABLE FROM DATE OF ISSUE, AS FOLLOWS:

If any premium after the first be not paid when due, this policy will continue in force from date of default for the term of thirty-one days, which is the thirty-one days' grace allowed hereunder, subject to an interest charge on the overdue premium at the rate of six per cent. per annum. If the death of the Insured occurs during said term of thirty-one days, the current year's premium if unpaid will be considered an indebtedness hereunder.

At the end of any policy year if this policy be then in full force, or within three months from default in payment of premium, provided that not less than two years' premiums have been paid in full, the following options are available:

1. To surrender the policy to the Company for the cash value, as shown in column 1 of the table below, the policy to be legally surrendered to the Company.

2. To exchange the policy for a Fully Paid-up Non-Participating Policy, for the amount shown in column 2 of the table below. This option will be granted upon the written request of the Insured.

3. To exchange the policy for Non-Participating Paid-up Term Insurance, effective from date of default for the face amount for the period shown in Column 3 of the table below.

If Option 1 or 2 has not been selected within three months from date of default, Option 3 will become automatically effective without the action of the Insured.

TABLE OF GUARANTEED LOAN, CASH, PAID-UP AND TERM INSURANCE VALUES.

Age at Issue 35.

Full Years' Premiums Paid	Column 1 Loan and Cash Values	Column 2 Amount of Paid-up Insurance	Column 3 Period of Term Insurance (Automatic) Yrs.	Days	Full Years' Premiums Paid	Column 1 Loan and Cash Values	Column 2 Amount of Paid-up Insurance	Column 3 Period of Term Insurance (Automatic) Yrs.	Days
2	None	$ 500	2	28	12	$2790	$ 5860	20	46
3	$ 390	990	4	56	13	3110	6390	21	73
4	590	1470	6	272	14	3430	6890	22	67
5	800	1950	9	23	15	3770	7410	23	45
6	1080	2580	11	91	16	4120	7930	24	28
7	1380	3230	13	84	17	4490	8460	25	43
8	1650	3780	14	356	18	4860	8960	26	123
9	1920	4300	16	177	19	5250	9470	27	322
10	2200	4820	17	290	20	5660	10000	For Life	
11	2490	5340	18	340					

An extension of this table covering later policy years will be furnished on application to the Home Office.

The foregoing Non-Forfeiture provisions and table of values are based upon the assumption that there is no indebtedness to the Company on account of this policy. Should surrender or default be at any other time than at the anniversary date of the policy, the values in foregoing table for the preceding policy year shall be proportionately increased for the portion of the policy year for which premiums have been paid. If there is an indebtedness it will be deducted from the Cash Value, and from the amount of insurance extended under Option 3, and the period of extended insurance under Option 3, and the amount of Paid-up Insurance under Option 2, will be such as the cash value less the amount of the indebtedness will purchase at the attained age of the Insured at the net single premium based on the reserve basis of the policy.

LOANS

Cash loans may be obtained on the sole security of this policy at any time after premiums have been paid in cash for three full years, if there is no default in payment of premiums. This policy shall be pledged as collateral security for such loans, in accordance with the terms contained in the Company's form of Policy Loan Agreement then in use. The maximum amount which the Company will loan at any time is the value stated in column 1 of the table above. Such value includes loans then unpaid. Interest will be at a rate not to exceed six per cent. per annum, payable in advance to the next anniversary of the policy, and in advance on that date and annually thereafter.

AUTOMATIC PREMIUM LOAN

If written request from the Insured on the Company's form has been received at the Home Office while this policy is in full force, the Company will advance and charge up as a loan against this policy any and all premiums becoming due hereon, and remaining unpaid on the thirty-first day following date of default, together with interest at a rate not to exceed six per cent. per annum in advance to the end of the current policy year; provided, that the Company will not so advance and charge up a premium, if the amount thereof and interest thereon, as aforesaid, together with any outstanding indebtedness hereon to the Company, shall exceed the cash value of this policy at the end of the period which such premium, if advanced or paid, would cover. Interest on any such loan shall, for subsequent policy years, be payable annually in advance at a rate not to exceed six per cent. per annum. Such advancing and charging up of premiums will be discontinued at any time on receipt at the Home Office of the Insured's written request therefor. Premium loans hereon shall be subject to the sam-

terms and conditions as any loan granted hereon by the Company under the cash loan privilege stated above. While this policy is thus carried in force, the Insured may, without medical examination, resume payment of premiums.

CHANGE OF BENEFICIARY

The Insured may at any time, and from time to time, provided this policy is not then assigned, change the Beneficiary or Beneficiaries by sending to the Company, at the Home Office, a written notice accompanied by this policy. Such change will take effect only when endorsed on this policy by the Company. The Insured may, however, declare the designation of any Beneficiary to be irrevocable; in which case, the Insured shall not have the right to change the Beneficiary during the lifetime of such irrevocably designated Beneficiary. If any Beneficiary or irrevocably designated Beneficiary die before the Insured, the interest of such Beneficiary shall vest in the Insured.

ASSIGNMENT

Any assignment of this policy must be in writing, and a duplicate thereof filed at the Home Office of the Company, and its receipt duly acknowledged. The Company will not assume responsibility for the validity of any assignment.

PAYMENT OF PREMIUMS

The premiums on this policy are always considered as payable annually in advance. The Insured, however, in his application for the policy, or at any time by written agreement signed by himself and the Company, may arrange to pay the premiums after the first year either annually or by semi-annual or quarterly instalments at the premium rates in use by the Company at the date hereof, but the payment of any premium or instalment thereof shall not have the effect to continue this policy in full force beyond the date when the next premium or instalment is payable. Premiums must be paid at the Home Office of the Company, unless otherwise provided, and in any case only in exchange for an official receipt signed by the Secretary and countersigned by the person to whom payment is made. When any premium remains unpaid after its due date such due date is the date of default.

RE-INSTATEMENT

Should this policy lapse by reason of default in payment of any premium, it may be re-instated at any time within five years, upon the Insured furnishing evidence of insurability satisfactory to the Company, and upon payment of all over-due premiums, and upon payment or re-instatement of any indebtedness under the policy at the date of default, with interest thereon at a rate not to exceed six per cent. per annum.

DEFAULT IN PAYMENT OF ADDITIONAL PREMIUM—In the event of the Insured engaging in service in any Motorcycle Corps or Munition Factory within said "Continental United States," or in Military, Naval, Red Cross or other War Service outside of said "Continental United States," without due payment of the additional premium above required, the Company's liability under the Policy shall be restricted to the Reserve Value of the Policy at the date of the Insured engaging in any such service, less any indebtedness hereon to the Company.

REFUNDS—In the event of the mortality and disability experience on war risks in general, and on war risks assumed by this Company in particular, being favorable and within that provided for by the additional premium, with due allowance for actual claims and deterioration of the continuing risks resulting from war service, the Company will make an equitable refund.

Aeronautics of any description, Submarine Service and Service of any Foreign Government are not covered by the Policy in any event.

OCCIDENTAL LIFE INSURANCE COMPANY.

ROBERT J. GILES, *Secretary.* JOS. BURKHARD, *President.*

TOTAL AND PERMANENT DISABILITY BENEFITS

Attached to and made a part of Policy No. 99,999 insuring *John Doe.*

A. WAIVER OF PREMIUMS—If while this policy is in full force and without default in the payment of any premium the company receives due proof that the insured, before attaining the age of sixty years has become wholly disabled by bodily injury or disease so that he is, and will be presumably, thereby permanently and continuously prevented from engaging in any occupation whatsoever for remuneration or profit, the company shall waive payment of each premium as it thereafter becomes due during the insured's said disability. In making any settlement under this policy the company shall not deduct any part of the premiums so waived, and the loan and cash surrender values provided for in the policy shall increase from year to year in the same manner as if the premiums so waived had been paid in cash.

PROVISION FOR DISABILITY OCCURRING AFTER AGE 60—Under all the conditions aforesaid, except that the insured shall have attained the age of sixty years before becoming disabled, the company shall waive payment of each premium thereafter becoming due during such disability, but the face amount of the policy shall be reduced by the amount of each such waived premium, and the loan and cash surrender values in the policy shall be based upon said reduced amount of insurance in the same manner as if the premiums for such reduced amount of insurance had been duly paid.

B. INSTALMENT PAYMENTS—In addition to waiving payment of premiums as aforesaid, if such disability shall have occurred before the insured attained the age of sixty years, the company, one year after said proof of such disability, shall pay to the insured *one-tenth* of the face amount of the policy and a like amount in each insurance year thereafter during the continuance of such disability prior to the maturity of the policy; the policy must be returned to the company for the endorsement thereon of each payment. At the insured's option any such payment or payments may be left with the company to accumulate until the maturity of the policy at such rate of interest as the company may declare on funds so held by it but at a rate not less than three and one-half per cent., compounded annually. Each instalment shall reduce to that extent the amount of insurance in force, and the loan and cash surrender values provided in the policy shall be reduced proportionately to the reduced amount insured. If at the time when any such instalment becomes payable there shall be an indebtedness on the policy in excess of the cash surrender value of the reduced amount of insurance the company shall apply such part of the instalment as may be necessary to reduce the indebtedness to the amount secured by such cash surrender value. Whenever the total amount of said instalments, together with the amount of any remaining indebtedness to the company, shall equal the face amount of the policy, plus any paid-up dividend additions, unpaid dividends and dividends left to accumulate to the credit of the policy, then the company's obligations under the policy shall thereby be fully satisfied and discharged without further action.

C. RECOVERY FROM DISABILITY—Should the company accept under this policy proofs of disability, it may nevertheless at any time thereafter, and from time to time, but not oftener than once a year, demand of the insured proof of the continuance of such disability, and upon failure to furnish such proof, or, if it appears that the insured has become able to engage in any occupation whatsoever for remuneration or profit, no further premiums shall be waived and no further instalment payments will be made by the

company. But if the amount of the insurance shall then have been reduced under any of the foregoing provisions such reduced amount of insurance shall thereafter be the face amount of the policy, and the premiums thereafter falling due will be reduced in proportion to the reduced amount of insurance, and all benefits under the policy will be reduced accordingly. Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot shall be considered as total and permanent disability within the meaning of this section.

OCCIDENTAL LIFE INSURANCE COMPANY.

ROBERT J. GILES, *Secretary.* JOS. BURKHARD, *President.*

GENERAL PROVISIONS

This policy covers, from the date the insurance thereunder takes effect, death of the Insured occurring in any part of the world or in any occupation, or from any cause, but in case of death by self-destruction, while sane or insane, within one year from date of issue, the liability of the Company shall be limited to the amount of the premiums paid on this policy.

This contract cannot be varied or altered, or its applications or conditions waived or extended in any respect, except by written agreement of the Company, signed by two of the following officers, viz.: The President, a Vice-President, Secretary and Actuary. If the age of the Insured is incorrectly stated, the amount payable under this policy shall be the insurance which the actual premium paid would have purchased at the true age of the Insured. The reserve basis used in computing the premiums and values under this policy is the American Experience Table of Mortality, with interest at three and one-half per cent. yearly. The first year's insurance under the policy shall be term insurance. Any indebtedness to the Company, including any unpaid premiums or instalments required to complete the payments for the current policy year in which death occurs, will be deducted in any settlement of this contract or of any benefit hereunder. In any apportionment or distribution of profits, the principles and methods which may be adopted by the Company for said apportionment or distribution and its determination of the amount equitably belonging to this policy shall be conclusive upon the Insured and upon all parties having or claiming any interest under this policy.

The Insured may, without the consent of the Beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the Insured by this policy.

NOTICE.—In collecting the insurance or any benefit under this Policy it is not necessary to employ any person, firm or agency. WRITE DIRECT TO THE COMPANY AT LOS ANGELES, CALIFORNIA, and thus save time and unnecessary expense.

APPLICATION

I hereby apply for a policy of insurance in the OCCIDENTAL LIFE INSURANCE COMPANY to be issued in accordance with the particulars of the adjoining memorandum and based upon the warranties and agreements hereafter made in writing to the Company. Inasmuch as only the officers at the Home Office of the Company in the City of Los Angeles have authority to determine whether or not a policy shall be issued upon this application, and as they act on the written statements, answers and agreements contained in my application, it is hereby agreed that no statements, promises or information made or given by or to the person soliciting or taking this application, or by or to any other person, shall be binding upon the Company, or in any manner affect its rights, unless such statements, promises or information be reduced to writing and presented

to the officers of the Company at the Home Office in this application. I hereby declare and warrant that all my statements and answers herein contained, and those to be given by me in response to the questions asked me by the medical examiner in connection herewith, are full, complete and true.

I agree on behalf of myself and of any other person who shall have or claim any interest in any policy issued under this application, as follows: (1) That any policy issued upon this application shall at all times and places be construed to be a contract made in and under the laws of the State of California. (2) That any participating policy issued upon this application shall be placed in the dividend class corresponding with the value as to longevity which the Company may put on my life, and that in any distribution of the surplus or apportionment of profits, the principles and methods which may be adopted by the Company for such apportionment and its determination of the amount equitably belonging to any policy which may be issued upon this application, shall be conclusive upon the insured under said policy, and upon all having or claiming any interest thereunder. (3) That the insurance during the first year succeeding the date of any policy which may be issued hereunder shall be term insurance, and thereafter as for a policy issued at the end of said term. (4) That if the first premium on the insurance herein applied for is not paid in cash at the time of making this application, the insurance shall not take effect unless the policy is delivered to me during my lifetime and good health, and that, unless otherwise agreed in writing, the policy shall then relate back to and take effect as of the date thereof. (5) That any physician may disclose any knowledge or information concerning any question arising under any of my statements or answers or under the contract of insurance, all provisions of law to the contrary being hereby expressly waived. (6) I agree to submit without delay to a medical examination by an authorized medical examiner of the Company.

MEDICAL EXAMINER'S FORM

I warrant on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, each of the answers to be true, full and complete. I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or any other person from disclosing any information acquired while attending or examining me.

ADDITIONAL GENERAL PROVISIONS AND SPECIAL PROVISIONS RELATIVE TO MILITARY AND NAVAL SERVICE

Being a Continuation and Part of the Provisions of the attached Policy No. *99999*, herein called "the Policy," Insuring *John Doe*, herein called "the Insured."

The Incontestable Clause of the Policy and the first *three* lines under "General Provisions" of the Policy are ruled out and made of no effect and the following substituted:

INCONTESTABILITY PROVISIONS—After one year from date of issue, the Policy shall be incontestable except for non-payment of premium or for violation of any of the following conditions relative to Military, Naval, or related service.

SUICIDE—In case of death by suicide, while sane or insane, within one year from date of issue, the liability of the Company shall be limited to the amount of the premiums paid on the Polic-

MILITARY OR NAVAL SERVICE.—If within ten years from the date of the Policy the Insured, in time of war, shall engage in Military, Naval, Red Cross or any related Service including service in any Factory producing Explosives or Munitions of War, the liability of the Company, in the event of the death, or disability as described in the Policy, of the Insured while engaged in such Service or within six months succeeding date of official discharge from such Service, shall be limited to the return of the premiums paid hereon exclusive of any extra premium paid for any such Service, less any indebtedness to the Company hereon, unless before engaging in such Service or within thirty-one days of so engaging the Insured shall pay to the Company at its Home Office in the City of Los Angeles, California, such extra premium as may be required by the Company, and shall pay in like manner on each anniversary of engaging in such Service, or within thirty-one days of such anniversary, while the Insured shall continue to be so engaged, such extra premium as may be required by the Company, but in no event shall permission for such Service be granted for an amount which, together with prior insurance in force with the Company on the same life, shall make a total amount of insurance exceeding Two Thousand Dollars ($2,000.00).

MILITARY SERVICE WITHIN "CONTINENTAL UNITED STATES."—Permission, however, without payment of any extra premium and without reduction of the amount of insurance under the Policy, is hereby granted to the Insured to engage in Military Service within the land borders of the forty-eight contiguous States and District of Columbia of the United States of America (herein called "Continental United States") except service in Aerial Corps, Motorcycle Corps and Munition Factories.

REFUNDS.—Within one year after the termination of the war the Company will return such portion of the extra premiums as in its judgment will not be required to cover the extra hazard.

OCCIDENTAL LIFE INSURANCE COMPANY,

JOS. BURKHARD,

President.

War Rider Form 1730-G—K—5-17

20-PAYMENT LIFE OPTIONAL COUPON NONPARTICIPATING POLICY WITH DISABILITY BENEFITS.

No. 99,999. AGE 35.
AMOUNT $10,000. ANNUAL PREMIUM, $381.80

THE OHIO STATE LIFE INSURANCE COMPANY

COLUMBUS, OHIO
INCORPORATED UNDER THE LAWS OF OHIO

Amount

Insured

Beneficiary

Will pay *Ten Thousand* Dollars at its Home Office in the City of Columbus, Ohio, on the receipt of due proof of the death of *John Doe,* hereinafter called the Insured, of *Columbus,* County of *Franklin,* State of *Ohio;* while this policy is in force to *Mary Doe, wife* of the Insured, hereinafter called the Beneficiary, if living; otherwise to the executors, administrators or assigns of the Insured, deducting therefrom any indebtedness to the Company.

Premium

This insurance is granted in consideration of the application herefor, which is endorsed hereon and constitutes a part hereof, and of the payment in advance of *Three Hundred Eighty-one and 80/100* Dollars Annual Premium, and of the payment of a like sum on or before the *First* day of *May* in every year until twenty full annual premiums have been paid. The first year's insurance under this policy is term insurance, the reserve being accumulated in accordance with the laws of Ohio.

OPTIONS.

Options end of Twenty Years

On the *First* day of *May, 1936,* provided that this policy be then in force and that there be no indebtedness to the Company against the policy, the Insured shall have the right to choose one of the following options:

ALL COUPONS ATTACHED.

All Coupons Attached

1. Cash payment equal to the sum of total premiums paid..... $ 7,640.00
2. Paid-up Insurance payable at death... 13,610.00
3. Paid-up Policy for $10,000.00 and a cash payment of..... 1,980.00
4. Surrender this policy for an annual income for life, first payment immediate, of..... 556.00

COUPON OPTIONS.

Coupon Options

5. The Company will pay cash for coupons at any time after maturity.

6. Each attached matured coupon will upon the death of the Insured increase the amount then payable by Nineteen Dollars per Thousand Dollars of Insurance.

PAID-UP IN FIFTEEN YEARS.

Paid-up in Fifteen Years

If all coupons are attached hereto and the premiums are paid for fifteen full years, the Company by indorsement will continue this policy as a paid-up life policy for the full amount without further payment of premiums, provided that there is no indebtedness outstanding against this policy.

CHANGE OF BENEFICIARY.—The Insured may at any time, if this policy is not assigned, substitute another Beneficiary for the one herein named, provided that duplicate copies of the deed of substitution shall be sent to the Company at its Home Office, one copy to be retained by the Company and one to be attached to the policy with the endorsement of the Company: however, the validity of any substitution is not warranted by the Company.

PAYMENT OF PREMIUMS.—Each premium is due and payable in advance at the Home Office of the Company in the city of Columbus, Ohio, but premiums may be paid to an authorized agent of the Company in exchange for the Company's receipt therefor, signed by the President or the Secretary, and countersigned by the agent. The unpaid portion of any full annual premium will be deducted in any settlement of this policy. Any matured coupon or coupons will be accepted for their cash value as part payment of any premium on this policy by detaching and mailing the same with the balance of the premium to the Company at its Home Office.

The Company will accept payment of premium in advance, at other times than as stated above, as follows:

Semi-annually, *$198.50; May 1, Nov. 1.* Quarterly, *$101.20; May 1, Aug. 1, Nov. 1, Feb. 1.*

Failure to pay any of the first three years' premiums, or any note given for any part thereof, will void this policy and forfeit all premiums to the Company.

GRACE.—After this policy has been in force one year, a grace of one month will be allowed in payment of any subsequent premium, during which month the insurance shall continue in force: and the unpaid premium shall remain an indebtedness due the Company.

AUTOMATIC NON-FORFEITURE.—After three full years' premiums have been paid, if any premium hereon shall not be paid within one month after due, the Company, on written request of the Insured, will charge the annual premium less the cash value of any matured coupon against this policy as a loan at five per cent. interest from the time when due, provided that the loan value as shown in the table of net values be sufficient to cover such premium in addition to existing indebtedness, including accrued interest thereon; if the loan value be insufficient to cover the entire premium when due, the Company will apply the same to pay the premium for a shorter period, but not for less than one quarter of the year. At any time while the policy is thus sustained in force, the payment of premiums may be resumed.

CONDITIONS.—This policy shall be null and void, except for the amount of premium paid, if the Insured shall die within one year by self-destruction, whether sane or insane; or if the Insured shall at any time engage in military or naval service in time of war (the militia not in actual service excepted), unless a special written permit therefor has been obtained from the Company.

INCONTESTABILITY.—After one year this policy shall be incontestable, except for non-payment of premiums, or for violation of the condition relating to military and naval service in time of war. All statements made by the Insured in the application shall, in the absence of fraud, be deemed representations and not warranties.

MISTAKE IN AGE.—If the age of the Insured has been understated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

ASSIGNMENT.—No assignment of this policy shall be binding upon the Company until it be filed with the Company at its Home Office. The Company assumes no responsibility as to the validity of any assignment.

NET VALUES.—After three full years' premiums have been paid in cash, the reserve on this policy at date of default, computed according to the American Experience Table of Mortality with 3½ per cent. interest, less a surrender charge in no case of more than 2½ per cent. of the amount of the insurance, and less any indebtedness against this policy, may be used, at the option of the Insured, in any one of the ways set forth in the following Tables:

INDEBTEDNESS.—If there be any indebtedness against this policy, the cash value and the loan value shall be reduced thereby; the paid-up value shall be reduced proportionately; and the extended insurance shall be for the amount of the policy—less the indebtedness, and shall be such as said reduced cash value will provide, computed according to the method set forth in the preceding paragraph.

1. CASH.—On surrender of this policy before the expiration of the month of grace, the Company will pay its cash value; provided, however, that such payment may be deferred for a period of three months. (Table 1.)

TABLES OF NET VALUES

COUPONS DETACHED

The figures apply to a policy for $1,000. As this contract is for *$10,000*, the cash, loan, or paid-up insurance available after the end of any year will be *Ten* times the amount herein stated.

The figures are for the end of each policy year, and are on the assumption of no indebtedness against this policy.

End of Year	1. Cash or 2. Loan	3. Paid-up Insurance	4. Extended Insurance	
			Years	Months
3rd	$ 32	$ 108	3	7
4th	55	162	6	3
5th	79	216	8	11
6th	104	270	11	6
7th	130	323	13	9
8th	157	376	15	9
9th	185	429	17	5
10th	214	482	19	0
11th	245	534	20	5
12th	276	586	21	7
13th	308	638	22	8
14th	342	689	23	8
15th	377	741	24	8
16th	412	792	25	8
17th	448	844	26	10
18th	486	896	28	4
19th	525	947	30	5
20th	566	1000	Paid-up	

Figures for other years computed on the same basis will be furnished on request.

The above values will be increased by the cash value of any unredeemed matured coupons.

2. LOAN.—On the sole security of this policy and the proper assignment hereof, the Company will loan, at five per cent. interest payable annually in advance on the anniversary of the policy, an amount equal to its loan value, less the unpaid balance of the current year's premium, if any. Failure to repay principal or interest shall not void this policy unless the total indebtedness hereon to the Company shall equal or exceed such loan value, nor until one month after notice shall have been mailed to the Insured and the assignee, if any. However, such loan may be deferred for a period of three months. (Table 2.)

3. PAID-UP INSURANCE.—On written request by the Insured and surrender of this policy before the expiration of the month of grace, a non-participating policy for the amount of paid-up insurance will be issued. (Table 3.)

4. AUTOMATIC EXTENDED INSURANCE.—If the Insured within the month of grace has failed to pay the premium due on this policy and has not availed himself of any other option, this policy will be automatically continued for its face value without further payment of premiums as Non-Participating Term insurance from the date to which premiums have been paid in cash. (Table 4.)

REINSTATEMENT.—This policy will be reinstated at any time after the date of lapse, upon evidence of insurability satisfactory to the Company, and the payment of premium arrears with five per cent. interest per annum compounded, and the payment of any other indebtedness due the Company with accumulated interest.

NOTICE.—Agents are not authorized to modify this policy, or to extend the time for the payment of premium.

Attestation

In Witness Whereof, The Ohio State Life Insurance Company has caused this Policy of Insurance to be signed by the President and Secretary at its Home Office in Columbus, Ohio, this *First* day of *May, 1916.*

JOSEPH K. BYE,
Secretary.

JOHN M. SARVER,
President.

TABLES OF NET VALUES

The following represents the cash, loan, paid-up and extended insurance values of this policy at end of years indicated, provided all coupons are intact. The figures apply to a policy of $1,000. As this contract is for *$10,000* the cash, loan or paid-up insurance available at the end of any year will be *Ten* times the amount herein stated.

Full yrs. premiums paid	Total amount payable in event of death	Cash or Loan Value	Paid-up Insurance	Extended Insurance		Full yrs. premiums paid	Total amount payable in event of death	Cash or Loan Value	Paid-up Insurance	Extended Insurance	
				Yrs.	Mos.					Yrs.	Mos.
1 yr.	$1000	$ 0	$ 0	0	1	11 yrs.	$1190	$326	$ 724	26	3
2 yrs.	1019	0	0	0	1	12 "	1209	367	795	28	1
3 "	1038	46	146	5	2	13 "	1228	411	866	30	2
4 "	1057	75	219	9	10	14 "	1247	456	936	32	11
5 "	1076	107	292	12	3	15 "	1266	502	1000	Paid	up
6 "	1095	140	365	15	5	16 "	1285	550	1077		
7 "	1114	174	437	18	1	17 "	1304	600	1148		
8 "	1133	210	509	20	5	18 "	1323	652	1219		
9 "	1152	247	581	22	8	19 "	1342	707	1289		
10 "	1171	285	653	24	6	20 "	1361	764	1361		

Matured coupons may be redeemed in cash at any time by surrendering the same at the Home Office of the Company in Columbus, Ohio. The Cash Value will be the Surrender Value of the paid-up insurance which such coupons would purchase, and at no time will be less than the cash shown on such coupons.

In the event of the death of the insured while any matured coupons are attached to this policy, the amount of such death claim will be increased $19.00 per thousand of insurance for each such unredeemed coupon.

No. 1. *$69.80.*

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Sixty-Nine and 80/100* Dollars in exchange for this coupon, provided that all premiums to the second annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 2. *$71.20.*

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Seventy-One and 20/100* Dollars in exchange for this coupon, provided that all premiums to the third annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 3. *$72.70.*

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Seventy-Two and 70/100* Dollars in exchange for this coupon, provided that all premiums to the fourth annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 4. *$74.30.*

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Seventy-Four and 30/100* Dollars in exchange for this coupon, provided that all premiums to the fifth annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 5. *$74.90*

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Seventy-Four and 90/100* Dollars in exchange for this coupon, provided that all premiums to the sixth annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 6. *$76.50.*

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Seventy-Six and 50/100* Dollars in exchange for this coupon, provided that all premiums to the seventh annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 7. *$78.20.*

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Seventy-Eight and 20/100* Dollars in exchange for this coupon, provided that all premiums to the eighth annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 8. *$80.00*

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Eighty and 00/100* Dollars in exchange for this coupon,

provided that all premiums to the ninth annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 9. $81.70

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Eighty-One and 70/100* Dollars in exchange for this coupon, provided that all premiums to the tenth annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 10. $83.60.

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Eighty-Three and 60/100* Dollars in exchange for this coupon, provided that all premiums to the eleventh annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 11 $85.50.

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Eighty-Five and 50/100* Dollars in exchange for this coupon, provided that all premiums to the twelfth annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 12 $87.40.

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Eighty-Seven and 40/100* Dollars in exchange for this coupon, provided that all premiums to the thirteenth annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 13. $89.40.

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Eighty-Nine and 40/100* Dollars in exchange for this coupon, provided that all premiums to the fourteenth annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 14 $91.50.

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Ninety-One and 50/100* Dollars in exchange for this coupon, provided that all premiums to the fifteenth annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 15. $92.60

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Ninety-two and 60/100* Dollars in exchange for this coupon, provided that all premiums to the sixteenth annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 16. $94.70.

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Ninety-Four and 70/100* Dollars in exchange for this coupon, provided that all premiums to the seventeenth annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 17. *$96.80*

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Ninety-Six and 80/100* Dollars in exchange for this coupon, provided that all premiums to the eighteenth annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

No. 18 *$99.00*

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *Ninety-Nine and 00/100* Dollars in exchange for this coupon, provided that all premiums to the nineteenth annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

No. 19. *$101.30.*

The Ohio State Life Insurance Co., Columbus, Ohio, will pay in cash *One Hundred One and 30/100* Dollars in exchange for this coupon, provided that all premiums to the twentieth annual premium inclusive have been paid on policy as herein designated, of which this coupon forms a part.

JOSEPH K. BYE, Secretary.

INSTALLMENT OPTIONS AT MATURITY.

The Insured, by written notice to the Company at its Home Office, and with the written consent of the assignee, if any, may elect to have the net sum payable under the policy, if not less than $1000, paid either in cash or left with the Company to be paid in one of the following ways:

(1) TRUST OPTION.—By payment of interest thereon of three and one-half per cent per annum, payable annually, to the payee under this policy at the end of each year during the life of the payee and by the payment upon the death of the payee of the said net sum and the accrued interest to the executors, administrators or assigns of the payee, unless otherwise directed in said notice.

(2) INSTALLMENT OPTION.—By payment of equal annual installments for a specified number of years, the first installment being paid immediately, in accordance with the following table for each One Thousand Dollars of said net sum:

Number of Annual Installments	5	10	15	20	25	30
Amount of Each Annual Installment per $1,000	$214	$116	$84	$68	$58	$52

(3) MONTHLY INSTALLMENT OPTION.—By payment of two hundred and forty monthly installments of $5.75 each, the first installment payable immediately, for each One Thousand Dollars of said net sum.

(4) INSTALLMENT AND DEFERRED BENEFIT OPTION.—By payment of the said net sum in twenty equal annual installments, first installment payable immediately at maturity, and the payment of an additional amount equal to one-half of the said net sum twenty years after the payment of the first installment.

(5) LIFE INCOME OPTION.—By the payment of equal annual installments, first installment payable immediately on maturity and annually thereafter until twenty such installments have been paid, and for so many years longer as the payee shall survive, in accordance with the following table for each One Thousand Dollars of said net sum:

Age Attained by Payee when Proceeds are Payable	21 and under	22 to 24	25 to 27	28 to 30	31 and 32	33 and 34	35 and 36	37 and 38	39 and 40	41	42 and 43	44
Amount of Each Annual Installment per $1,000	$41	$42	$43	$44	$45	$46	$47	$48	$49	$50	$51	$52

Age Attained by Payee when Proceeds are Payable	45 and 46	47	48 and 49	50	51 and 52	53	54 and 55	56	57 and 58	59 and 60	61 to 63	64 to 68	69 to 80
Amount of Each Annual Installment per $1,000	$53	$54	$55	$56	$57	$58	$59	$60	$61	$62	$63	$64	$65

TOTAL AND PERMANENT DISABILITY.—After one full annual premium shall have been paid upon this policy and before a default in the payment of any subsequent premium, if the Insured prior to attaining the age of sixty years shall furnish satisfactory proof that he has since such payment become wholly disabled by bodily injuries or disease, and will be permanently, continuously and wholly prevented thereby for life from pursuing any and all gainful occupations, the Company by an endorsement on this policy, will continue the insurance in force during such disability without the payment of premiums, and the values in this policy shall increase in the same manner as if the premiums were paid by the Insured.

If the Insured shall furnish satisfactory evidence of like total and permanent disability, occurring after he shall have attained the age of sixty years, the Company will, without further action on the part of the Insured, allow the subsequent premiums to accumulate without interest as an indebtedness on this policy.

In any such case the cash loans and the values of this policy shall increase in the same manner as if the premiums were being paid by the Insured.

Provided, however, that as often as required by the Company, the Insured shall furnish satisfactory proof of the continuance of the disability; that should the Insured so far recover as to be able to engage in any gainful occupation, he shall then resume payment of subsequent premiums as originally provided in this policy.

In addition to or independently of all other causes of total and permanent disability, the Company will consider the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, as total and permanent disability within the meaning of this provision.

On any anniversary of this policy this provision may be cancelled by the Insured, in which event the subsequent annual premiums will be reduced twenty-five cents for each one thousand dollars of insurance and such reduction shall be endorsed on this policy.

APPLICATION.

This application, which I make to The Ohio State Life Insurance Company of Columbus, Ohio, is the basis and part of the proposed contract of insurance.

I hereby declare and agree on behalf of myself and of any person having, or claiming, any interest in any policy issued under this application, as follows:

1. That the policy shall not be binding upon the Company, unless it has been delivered to me during my good health and the amount of the first premium payment thereon has been made to the Company or its duly authorized agent.

2. That all provisions of law, preventing or excusing any physician or other person from disclosing any and all information which he has acquired in serving me, are hereby expressly waived.

3. That death within one year from the date of the policy by my own hand or act, whether sane or insane, shall render the policy null and void.

4. That blank proofs of death may be furnished to my beneficiary or representative without incurring any liability or waiving any rights on the part of the Company.

5. That all statements and answers written in this application, as well as those to be made to the Medical Examiner in continuation hereof, are declared to be true and complete, that no material facts have beeen suppressed; and that the same are offered to the Company as a consideration for the issuance of the policy.

MEDICAL EXAMINER'S FORM

I hereby declare that, to the best of my knowledge and belief, I am in sound physical condition and a proper subject for life insurance.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99999. Organized 1868. AGE 35.
AMOUNT $10,000. ANNUAL PREMIUM $373.00.

THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA.

Capital, Fully Paid, $1,000,000.00.

In Consideration of the application for this Policy, a copy of which is attached hereto and made a part hereof, and of the payment of *Three Hundred Seventy-Three* Dollars, and *No* cents, constituting payment of the premium for the period terminating on the *first* day of *March,* Nineteen Hundred and *Seventeen,* and in further consideration of a like payment on said last mentioned date, and thereafter on the *first* day of *March* in each and every year during the continuance of this Policy, until twenty full years' premiums in all shall have been paid or until the prior death of the Insured;

Promises to Pay, at the Home Office of the Company in the City of Los Angeles, on receipt at said Home Office of due proof of the death of *John Doe,* herein called the Insured, *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy year, to *Mary Doe, Wife of the Insured,* Beneficiary, with right of revocation.

PERMANENT TOTAL DISABILITY.—Should the Insured become permanently totally disabled as hereinafter defined, before attaining the age of sixty years and while this Policy is in full force and effect, the Company agrees to pay to the Insured annual advances on account of the amount payable as a death claim hereunder, all as provided on the succeeding pages of this Policy.

The first year's insurance under this Policy is term insurance.

CHANGE OF BENEFICIARY.—The Insured, if there be no existing assignment of this Policy, made as herein provided, other than an assignment to the Company as collateral security for a policy loan, may, while this Policy is in force, designate a new Beneficiary, reserving the right of revocation, by filing written notice thereof at the Home Office of the Company, accompanied by this Policy for suitable endorsement thereon. Such change shall take effect on the endorsement of the same on this Policy by the Company and not before. If there be no Beneficiary living at the time this Policy becomes a claim by death, the proceeds hereof shall be paid to the Executors, Administrators or Assigns of the Insured.

The contents of the succeeding pages of this Policy and the benefits, conditions and values set forth therein are made a part hereof.

IN WITNESS WHEREOF, The Pacific Mutual Life Insurance Company of California has, by its proper officers, signed this Contract at the City of Los Angeles, as of the *First* day of *March*, 19*16*.

GAIL B. JOHNSON, *Vice-President.* GEO. I. COCHRAN, *President.*

BENEFITS, CONDITIONS AND VALUES,

REFERRED TO ON THE PRECEDING PAGE OF THIS POLICY.

INCONTESTABILITY.—This Policy and the application therefor constitute the entire contract between the parties hereto and shall be incontestable after one year, except for non-payment of premium or for violation of the conditions of the Policy relating to military or naval service in time of war.

STATEMENTS.—All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this Policy, unless it is contained in the written application therefor.

AGE.—If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

GRACE.—A grace of thirty-one days shall be granted for the payment of every premium after the first, during which time the insurance hereunder shall continue in force. If death occurs within said grace period, the unpaid premium or portion thereof for the then current policy year shall be deducted from the amount payable hereunder.

PAYMENT OF PREMIUMS.—All premiums on this Policy are due and payable in advance at the Home Office of the Company, but may be paid to the agents of the Company producing receipts signed by the President, a Vice-President, the Secretary or an Assistant Secretary, and countersigned by such agents. The mode of premium payment will be changed by the Company, upon request, from annual to semi-annual or quarter-annual or vice versa at the premium rates in use by the Company at the date hereof, but a semi-annual or quarter-annual payment shall not have the effect to continue this Policy in force longer than for the six months or three months covered by such payment, subject to the above provisions relating to grace. If this Policy becomes a claim by death, the Company shall have the right to deduct any part or parts of the Policy year's premiums unpaid. If any premium is not paid when due, or within the grace of thirty-one days, the only liability of the Company under this Policy, if any, shall be such as set forth in the paragraphs marginally headed "Non-Forfeiture" and "Automatic Non-Forfeiture."

PARTICIPATION.—This Policy, while in full force and effect, (both during and subsequent to its premium paying period,) shall participate in the future surplus earnings of the participating business of the Company. The proportion of the divisible surplus accruing on this Policy shall be determined by the Company and distributed annually, and not otherwise. The distribution of the surplus at the end of the first policy year shall be conditioned on the payment of the premium then due, but the distribution at the end of the second and subsequent policy years shall not be so conditioned.

DIVIDENDS.—Dividends, at the option of the Insured, shall each year on the anniversary date of the Policy be

Option 1. Paid in cash; or

Option 2. Applied toward the payment of any premium or premiums; or

Option 3. Applied to the purchase of paid-up non-participating additions to the Policy; or

Option 4. Left to accumulate to the credit of the Policy, with compound interest at such a rate as may be determined from time to time by the Company, and payable at the maturity of the Policy, but withdrawable on demand. The Company guarantees that the interest rate shall not be less than three per centum per annum, and that the same shall be compounded annually.

Unless the Insured shall elect otherwise within three months after the mailing by the Company of a written notice requiring the election of one of the four above options, the dividends will be applied to the purchase of paid-up additions (Option 3), which may be surrendered for cash at any time, and the cash value thereof shall not be less than the original cash dividend.

CASH LOANS.—At any time after three full years' premiums have been paid, and while this Policy is in full force and effect, the Company will advance to the Insured, on the proper assignment of the Policy and on the sole security thereof, the whole or any part of the cash surrender value available at the end of the policy year in which application for the loan is made; provided that from such loan interest thereon to the end of the then current policy year, together with any existing indebtedness to the Company on the Policy and any unpaid portion of the premium for the current policy year, shall first be deducted.

Interest on the loan shall be at the rate of six per centum per annum, payable in advance on each anniversary date of the Policy. If interest is not paid when due, it shall be added to the principal and bear interest at the same rate. Failure to repay the loan or to pay interest thereon shall not avoid this Policy unless the total indebtedness hereon to the Company shall exceed the cash surrender value at the time of such failure, nor until thirty-one days after notice of such fact shall have been mailed by the Company to the last known address of the Insured, and of the Assignee of record, if any, at the Home Office of the Company. Unless for the purpose of paying premiums on the Policy, the right to defer the granting of loans for a period not exceeding sixty days after application therefor is made is reserved by the Company.

NON-FORFEITURE.—After this Policy shall have been in force three full years, the Insured may elect within three months after any default in payment of premium, but not later, any one of the following options:

Option 1—Paid-Up Life Insurance. Have this Policy endorsed by the Company for a reduced amount of non-participating paid-up life insurance, payable at the same time and on the same conditions as this Policy; or

Option 2—Cash Surrender Value. Surrender this Policy to the Company at its Home Office for its cash value; or

Option 3—Paid-Up Term Insurance. Have the insurance for the face amount of this Policy, plus any outstanding dividend additions and less any indebtedness hereon to the Company, continued in force from date of default for such term as is hereinafter provided, but without participation and without the right to loans.

The cash surrender value shall be equal to the entire reserve on the face amount of this Policy and on any dividend additions thereto, (computed according to the American Experience Mortality Table and interest at the rate of three per centum per annum,) less a surrender charge of not more than two per centum of the amount insured by this Policy. Any indebtedness hereon to the Company shall be deducted from the cash surrender value.

The amount of the paid-up life insurance or the term of the paid-up term insurance shall be such as the amount of the cash surrender value, reduced by the amount of any indebtedness hereon to the Company, will purchase, applied as the net single premium at the attained age of the Insured based on the American Experience Mortality Table and interest at the rate of three per centum per annum.

The right to defer the granting of a cash surrender value for a

period not exceeding sixty days after application therefor is made is reserved by the Company.

AUTOMATIC NON-FORFEITURE.—If the Insured shall not, within three months from default, surrender this Policy to the Company at the Home Office for its cash surrender value, as provided in Option 2, or for paid-up life insurance as provided in Option 1, the insurance will be automatically continued as provided in Option 3.

TABLE OF CASH LOAN AND NON-FORFEITURE VALUES.

End of Year.	Paid-Up Life Insurance.	Cash Loan Value or Cash Surrender Value.	Paid-Up Term Insurance.		End of Year.	Paid-Up Life Insurance.	Cash Loan Value or Cash Surrender Value.	Paid-Up Term Insurance.	
			Years	Days				Years	Days
3	$1080	$ 480	5	167	12	$5850	$3060	22	176
4	1620	730	8	101	13	6370	3400	23	155
5	2150	990	10	359	14	6880	3750	24	117
6	2690	1260	13	155	15	7400	4110	25	83
7	3220	1540	15	202	16	7920	4480	26	76
8	3750	1820	17	139	17	8430	4860	27	126
9	4280	2120	18	344	18	8950	5260	28	279
10	4800	2420	20	103	19	9470	5670	30	320
11	5320	2740	21	164	20	Fully Paid	6110	Fully	Paid

The figures in the above table, computed as provided in this Policy, are the minimum values; and are guaranteed on the assumptions that the Policy has been in force and the premiums paid in full to the end of the years stated, and that there is no indebtedness on the Policy. Due allowance will be made in computing values from the above table for any quarter-annual or semi-annual premium payments which may have been made in addition to the premiums for the full number of years indicated. Any dividend additions to the credit of the Policy will increase the values set out in the above table.

The cash loan values provided for in the above table for the end of policy years can be obtained during such policy years, as set forth in the paragraph marginally headed "Cash Loans."

Values for later years shall be based on the American Experience Mortality Table and interest at the rate of three per centum per annum and shall be equal to the entire reserve on the Policy according to that standard. Such values will be furnished on request.

RESTORATION.—After any default in payment of premium this Policy, if not surrendered to the Company, may be restored to full force and effect at any time within five years from the date of such default on written application by the Insured to the Home Office of the Company and the payment of premiums to date of restoration with interest thereon at the rate of six per centum per annum, provided the Insured shall with such application submit evidence of insurability satisfactory to the Company.

AGENTS.—Agents are not authorized to make, alter or discharge contracts.

INDEBTEDNESS.—Any indebtedness to the Company on this Policy shall first be deducted from any money to be paid or from any settlement to be made under the Policy.

ASSIGNMENT.—An assignment of this Policy must be made in writing. The Company shall not be deemed to have knowledge of an assignment unless the original assignment or a duplicate thereof is filed at the Home Office of the Company and its receipt duly acknowledged. The Company will not assume responsibility for the validity of an assignment.

MILITARY OR NAVAL SERVICE.—Military or naval service in time of war is not a risk assumed under this Policy. If the Insured shall enter or be engaged in military or naval service (except in time of peace) without a written permit therefor, issued by the Company, the only liability under this Policy shall be for the net reserve held against it, calculated according to the American Experience Mortality Table and interest at the rate of three per centum per annum.

SUICIDE.—If the Insured within one year from the date of this Policy shall commit suicide, sane or insane, the only liability under this Policy shall be for an amount equal to the total premiums paid.

OWNERSHIP OF POLICY.—The benefits and options granted to the Insured by this Policy are conditioned on the ownership of the Policy being vested in the Insured.

PERMANENT TOTAL DISABILITY BENEFIT.—Should the Insured, before attaining the age of sixty years, become permanently totally disabled, as hereinafter defined, while this Policy is in full force and effect and prior to default in payment of premium, the Company agrees, without further payment of premiums, to pay annually to the Insured while living, as an advance, instalments for ten years, each of such instalments to be one-tenth of the amount otherwise payable under this Policy on the death of the Insured, the first of such advance payments to be made immediately on acceptance by the Company of satisfactory proofs of such disability; provided, however, as follows:

(1). That the total amount of the advance payments that may be made on account of the permanent total disability shall be deducted from the total amount otherwise payable under this Policy on the death of the Insured, and any unpaid portion of the premium for the then current policy year shall be deducted from the amount of the first advance payment made.

(2). That in case of any and every such advance payment, this Policy must be produced at the Home Office of the Company to have the amount of payment or payments endorsed hereon in reduction or extinguishment of the amount payable on the death of the Insured.

(3). That immediately after the commencement of the permanent total disability full particulars thereof must be given in writing to the Company at its Home Office, together with the then address of the Insured; and, within one hundred and twenty days after the commencement of the permanent total disability, there must be given the Company at its Home Office satisfactory proof of permanent total disability; and, after the payment of the first advance, similar proof must be given, if required by the Company, of the continuance of the permanent total disability, prior to each subsequent annual advance payment.

(4). That any medical adviser of the Company shall be allowed to examine the person of the Insured in respect to any alleged permanent total disability, in the manner and at all times that such medical adviser may require.

(5). That no suit on account of alleged permanent total disability shall be maintainable if commenced before the expiration of six months from the date of the commencement of the permanent total disability.

(6). That no claim on account of permanent total disability, or for any advance payment, shall be valid or enforceable if there is a failure to comply with any of the foregoing provisions.

(7). That any valid claim for such advancement shall extinguish all other options, values and benefits under this Policy, except as to the balance, if any, of the amount payable on the death of the Insured not exhausted by the advance payment or payments made by the Company under this benefit.

(8). That the permanent total disability referred to above must be permanent and total, and such that there is neither then nor at any time thereafter any work, occupation or profession that

the Insured can ever sufficiently do or follow to earn or obtain wages, compensation or profit, and must not result directly or indirectly, in whole or in part, from any form of insanity or from disease complicated with insanity.

The irrecoverable loss of the entire sight of both eyes, or the amputation of both entire hands at or above the wrist, or the amputation of both entire feet at or above the ankle, or the amputation of one entire hand at or above the wrist and one entire foot at or above the ankle, shall also be deemed to constitute permanent total disability.

Should the Insured, before attaining the age of sixty years, desire to cancel this permanent total disability insurance, the Company will cancel such insurance and guarantees to reduce the premium thereafter fifteen cents per annum for each thousand dollars of face value.

OLD AGE INCOME BENEFIT.—The Insured, on the anniversary date of this Policy nearest to said Insured's sixty-fifth birthday, if this Policy is then in full force and effect and free from indebtedness to the Company, may surrender this Policy for a supplementary contract providing, without further payment of premiums, for the payment to the Insured of annual instalments of $647.60 each said annual instalments to be paid as long as the Insured shall live.

At the option of the Insured, and in lieu of annual instalments, the Company will pay to the Insured monthly instalments.

The payment of the first annual or the first monthly instalment shall be made on the anniversary date of this Policy nearest to the sixty-fifth birthday of the Insured, and the payment of subsequent annual or monthly instalments shall be made annually or on the first day of each month thereafter respectively.

Should the Insured die before receiving ten annual or one hundred and twenty monthly instalments, the balance of the ten annual or the one hundred and twenty monthly instalments shall be commuted at the rate of three per centum per annum and paid to the Executors, Administrators or Assigns of the Insured in one sum.

Any unpaid portion of the premium for the then current policy year shall be deducted from the amount of the first instalment or instalments paid, and the value of any dividend additions, or any accumulations to the credit of the Policy, shall be paid to the Insured in cash with the first instalment.

The first ten annual instalments or the first one hundred and twenty monthly instalments payable under the conditions of this benefit shall, unless commuted as hereinbefore provided, be increased by profits as determined from time to time by the Company arising from excess interest earnings over the rate assumed in computing this benefit.

Note—To obtain the amount of the monthly instalments, multiply the amount of the annual instalment shown in the first paragraph by the decimal .0845.

DEPOSIT PRIVILEGE.—At the time this Policy becomes a claim by death the amount then payable under the conditions of this Policy, or any portion thereof not less than one thousand dollars, may be left during the lifetime of the Beneficiary with the Company, and the Company guarantees to pay annually thereafter interest at the rate of three per centum per annum so long as the said amount or said portion thereof remains with the Company. Such interest payments will be increased by profits, as determined from time to time by the Company, arising from excess interest earnings over the rate guaranteed herein. The said amount, together with the accrued interest thereon, shall be paid at the death of the Beneficiary to the Executors, Administrators or Assigns of the Beneficiary, but may be withdrawn at any time. This privilege shall be inoperative if the amount payable under this Policy be less than one thousand dollars, if the Beneficiary be a partnership, a company or a corporation, or if the Insured directs that the proceeds of this Policy shall be payable other than in one sum.

INSTALMENT BENEFIT.—The Insured, provided the Beneficiary is not a partnership, a company or a corporation, may change the mode of payment of the proceeds of this Policy as a death claim from payment in one sum to payment in instalments, and may subsequently change or revoke any instalment selection. Each selection, change or revocation of a selection must be made by the Insured in writing, and shall take effect on the endorsement of the same on this Policy by the Company and not before.

Payment will be made in annual instalments as follows:

Limited Instalments. Equal annual instalments (from two to thirty) as set out in Table A; or

Continuous Instalments. Equal annual instalments for twenty years certain and as long thereafter as the Beneficiary may live, the amount of each instalment to be determined by the attained age of the Beneficiary (age at last birthday) at the time of the death of the Insured as set out in Table B; or

Special Plan—Limited Instalments. A first instalment of $150 and subsequent instalments annually thereafter (nine, fourteen, nineteen or twenty-four) as set out in Table C.

At the option of the Insured, and in lieu of annual instalments, the Company will pay semi-annual instalments of $50.37 each, quarter-annual instalments of $25.28 each or monthly instalments of $8.45 each for each hundred dollars of annual instalments which may be available under the conditions of this benefit.

The payment of the first annual, semi-annual, quarter-annual or monthly instalment shall be made immediately on receipt of due proof of the death of the Insured, and the payment of subsequent annual, semi-annual or quarter-annual instalments shall be made annually, semi-annually or quarter-annually thereafter respectively, and the payment of subsequent monthly instalments shall be made on the first day of each month thereafter.

Should there be no beneficiary, original or substituted, when this Policy becomes a claim by death, any existing instalment selection shall be void and of no effect, and the proceeds of this Policy shall be paid in one sum to the Executors, Administrators or Assigns of the Insured. Should the Beneficiary, original or substituted, survive the Insured but die before receiving all of the instalments certain, the balance of the instalments certain shall be commuted at the rate of three per centum per annum and paid in one sum to the Executors, Administrators or Assigns of such Beneficiary.

It is specifically agreed that the Company will not commute any of the instalments payable hereunder after the death of the Insured, except as hereinbefore provided, unless the previous written assent of the Insured has been filed at the Home Office of the Company and its receipt duly acknowledged. Any instalment or instalments payable under this benefit shall be unassignable.

If more than one beneficiary has been designated to share in the proceeds of this Policy as a death benefit, the conditions of the Policy as to the apportionment of such death benefit and as to survivorship shall apply to the payment of a "Limited Instalments" or "Special Plan—Limited Instalments" selection. A "Continuous Instalments" selection cannot be made if more than one beneficiary is designated under the Policy, and payment thereunder shall be conditioned on evidence satisfactory to the Company being furnished as to the age of the Beneficiary at the time of the death of the Insured.

This benefit shall be inoperative if instalments otherwise available shall be less than $40.00 annually, $25.00 semi-annually, $15.00 quarter-annually or $5.00 monthly. This provision, however, shall not be construed to prevent apportionment between two or more beneficiaries of instalments for not less than the minima prescribed, or to prohibit the continuance of payments to a surviving beneficiary or beneficiaries when the share due a deceased beneficiary under such an apportionment has been commuted under the terms of this benefit.

When any instalment selection shall become operative, this Policy, if required by the Company, shall be surrendered and a supplementary contract shall be issued providing for the payment of such instalment selection.

All "Limited Instalments", "Special Plan—Limited Instalments" and "Continuous Instalments" during the first twenty years, payable under the conditions of this benefit, shall, unless commuted as hereinbefore provided, be increased by profits as determined from time to time by the Company arising from excess interest earnings over the rate assumed in computing the instalment benefits.

The Tables below are based on a policy the proceeds of which are one thousand dollars, and will apply pro rata to this Policy.

TABLE A Limited Instalments (Certain)		TABLE B Continuous Instalments (20 Certain and for Life Thereafter)			
Number of Instalments	Amount of Each Annual Instalment	Age of Beneficiary at Death of Insured	Amount of Each Annual Instalment	Age of Beneficiary at Death of Insured	Amount of Each Annual Instalment
2	$507 39	10 and under	$39 52	41	$50 54
3	343 23	11	39 70	42	51 17
4	261 19	12	39 88	43	51 80
5	211 99	13	40 08	44	52 45
6	179 22	14	40 28	45	53 12
7	155 83	15	40 49	46	53 80
8	138 31	16	40 71	47	54 49
9	124 69	17	40 94	48	55 19
10	113 82	18	41 18	49	55 89
11	104 93	19	41 42	50	56 60
12	97 54	20	41 68	51	57 29
13	91 29	21	41 95	52	57 98
14	85 95	22	42 24	53	58 66
15	81 33	23	42 53	54	59 32
16	77 29	24	42 84	55	59 96
17	73 74	25	43 16	56	60 58
18	70 59	26	43 49	57	61 16
19	67 78	27	43 84	58	61 72
20	65 26	28	44 20	59	62 23
21	62 98	29	44 58	60	62 71
22	60 92	30	44 98	61	63 15
23	59 04	31	45 39	62	63 54
24	57 33	32	45 82	63	63 89
25	55 76	33	46 27	64	64 20
26	54 31	34	46 73	65	64 45
27	52 98	35	47 22	66	64 67
28	51 74	36	47 73	67	64 85
29	50 60	37	48 25	68	64 98
30	49 53	38	48 79	69	65 09
		39	49 36	70	65 16
		40	49 94	and over	

TABLE C

Special Plan—Limited Instalments. (Certain. First Instalment $150)

Number of Instalments after the First	9	14	19	24
Amount of Each Instalment after the First	$109 17	$75 25	$59 34	$50 19

EXPLANATION OF TABLES.

Table A. If payment is made in 20 annual instalments, the amount of each instalment will be $65.26 for each $1000 of insurance.

Table B If at the death of the Insured the Beneficiary is 30 years of age (at last birthday), the amount of each annual instalment will be $44.98 for each $1000 of insurance, and will be payable

during the entire lifetime of the Beneficiary; but if the Beneficiary should die before 20 instalments have been paid, the remainder of the 20 instalments will be commuted and paid in one sum to the Executors, Administrators or Assigns of the Beneficiary.

Table C. If payment is made in 20 annual instalments, the amount of the first will be $150.00 and the amount of each subsequent instalment (19) will be $59.34 for each $1000 of insurance.

NOTE—To obtain the amount of semi-annual, quarter-annual or monthly instalments, multiply the amount of the annual instalments shown in the tables by the decimal .5037 for semi-annual payments, .2528 for quarter-annual payments or .0845 for monthly payments.

NOTICE: It is unnecessary for the Insured or the Beneficiary to employ the services of any person, firm or corporation, in collecting the insurance under this Policy, or in receiving any of its benefits. Time and expense will be saved by writing direct to the Home Office, or to the General Agency where premium payments have been made.

APPLICATION.

I hereby declare that all the foregoing statements, and the answers that I shall make to the Company's Medical Examiner in continuation of this application, are made by me to obtain said insurance and are complete, true and correct, and I understand that each of such statements and answers is material to the risk and that the Company, believing them to be true, will rely and act on them.

It is understood and agreed (1) that if the entire amount of the first annual, semi-annual or quarter-annual premium, as selected by me under the statement marginally numbered "7", on the insurance herein applied for is not paid in cash at the time of making this application, there shall be no liability on the part of the said Company under this application unless nor until a policy shall be issued and delivered to me and the entire amount of such first premium thereon actually paid during my lifetime and while I am in good health; and (2) that if the entire amount of such first premium is paid in cash to the said Company's Agent at the time of making this application, the insurance (subject to the provisions of the said Company's regular form of policy for the plan applied for) shall be effective from the date of my medical examination therefor and such a policy shall be issued and delivered to me or my legal representative, provided the said Company in its judgment shall be satisfied as to my insurability, on the plan applied for, on the date of such medical examination; and (3) that if said Company shall not be so satisfied, the entire amount of the premium paid, without interest, shall be returned.

20 PAYMENT LIFE, ANNUAL DIVIDEND POLICY, TOTAL AND PERMANENT DISABILITY BENEFITS, WAIVER OF PREMIUM—ANNUITY PAYMENT.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $380.80.

THE PENN MUTUAL LIFE INSURANCE COMPANY,

OF PHILADELPHIA.

In Consideration of the payment in advance to the Company at its Home Office of the sum of *Three Hundred Eighty and 80/100* Dollars at the date hereof, and upon condition that the annual premium of *Three Hundred Eighty and 80/100* Dollars is paid at or before three o'clock P. M. on the *first* day of *June* in every year during the life of the insured, or until *twenty* full years' premiums shall have been paid, THE PENN MUTUAL LIFE INSURANCE COMPANY insures the life of *William Penn* (the insured), of *Philadelphia, Pa.*, in the sum of *Ten Thousand* Dollars, and promises to pay at its Home Office, the said sum insured, upon receipt of due proof of the death of the insured, during the continuance in force of this Policy, unto *Hannah Penn, his wife.*

Insured

Amount

Beneficiary

Change of Beneficiary The right to change the beneficiary *is* reserved by the insured.

Surplus This Policy shall participate annually in surplus earnings in accordance with its provisions.

Provisions All the benefits, privileges and provisions stated on the second and third pages hereof form a part of this Policy as fully as though recited at length over the signatures hereto affixed.

In Witness Whereof, THE PENN MUTUAL LIFE INSURANCE COMPANY of Philadelphia has caused this Policy to be signed by its President, Secretary, and Actuary, attested by its Registrar, at its Home Office in Philadelphia, Pa., the *first* day of *June*, 1917.

JOHN HUMPHREYS, *Secretary.* GEO. K. JOHNSON, *President.*

J. BURNETT GIBB, *Actuary.*

FROM THE DATE OF ISSUE THIS POLICY SHALL BE WITHOUT ANY RESTRICTIONS AS TO TRAVEL OR RESIDENCE.

I. PAYMENT OF PREMIUMS.—All premiums are due and payable in advance at the Home Office of the Company in the City of Philadelphia, or they may be paid to agents on or before the dates when due in exchange for receipts signed by the President, Vice-President, Secretary, Treasurer, or Actuary and countersigned by the agent.

The insurance under this Policy is based upon annual premiums payable in advance; but on any anniversary, upon written request, payments may be made semi-annually or quarterly in advance at the premium rates therefor now in use by the Company.

II. GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty-one days, during which this Policy shall remain in force, will be granted for the payment of premiums or regular instalments thereof, after the first. If the death of the insured occur during the days of grace, the sum necessary to complete payment of premium for the then current policy-year will be deducted from the amount payable hereunder.

III. INCONTESTABILITY.—This Policy and the application therefor, a copy of which is attached hereto, constitute the entire contract between the parties. The contract shall be incontestable after one year from its date of issue, except for non-payment of premiums, or for violation of the provision relating to Military or Naval Service; but in case of suicide, whether sane or insane, within one year from the date of this Policy, the liability of the Company shall be limited to the amount of the premium paid hereon. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties and no such statement shall avoid or be used in defense under this Policy unless it is contained in the written and printed application and a copy of such application is attached to this Policy when issued.

Any error in stating the age of the insured shall be adjusted by the Company paying at the maturity of this contract such amount as the premium actually paid would have purchased at the table rate at the correct age.

IV. CHANGE OF BENEFICIARY.—Whenever the right to change the beneficiary has been reserved in the last designation of beneficiary recorded at the Home Office of the Company, the insured, or his duly appointed guardian if he be not of legal age (subject to any previous assignment of this Policy filed with the Company as herein provided), shall be entitled, without the consent of the beneficiary, to any cash dividends declared on this Policy and to the loan or cash value herein provided for, and shall have full power while this Policy is in force to designate a new beneficiary, with or without reserving the right of future designation, by filing written notice thereof at the Home Office of the Company and such change shall take place upon such filing and not before. If any beneficiary shall die before the insured the interest of such beneficiary shall vest in the insured unless otherwise provided in this Policy or in the written designation of beneficiary filed as above.

V. DIVIDENDS OF SURPLUS.—This Policy shall participate in surplus, and upon payment of the second year's premium and at the end of the second and of each subsequent policy-year, while this Policy is in force by payment of premiums and thereafter when full paid, the Company will determine and account for the portion of the divisible surplus accruing thereto. These dividends, at the option of the insured, will be applied in any year to reduce the premium, to increase the amount of insurance, or to accumulate to the credit of this Policy at 3 per cent. compound interest per

annum, this interest rate to be increased annually by such addition as may be awarded by the Board of Trustees, which accumulation will be payable at the maturity of this Policy, or may be withdrawn at any premium anniversary. If no other option is selected, dividends shall be paid in cash.

VI. LOANS.—After three full years' premiums have been paid, the Company, at any time while this Policy is in force, will advance, on proper assignment and delivery of this Policy and on the sole security thereof, and in accordance with Sections VIII and IX hereof, a sum which, with interest thereon to the end of the current policy-year, shall be equal to, or at the option of the owner less than, the cash value at the end of the said year, which cash value shall be the full reserve on this Policy and on any dividend additions thereto according to the American Experience Table of Mortality with interest at 3 per cent. The amount of such advance shall be reduced by any existing indebtedness on this Policy and any unpaid balance of the current policy-year's premium. Interest on the advance will be at the rate of 6 per cent. per annum and shall be payable at the end of each policy-year, and this interest, if not paid when due, shall be added to the existing indebtednesss, provided the total indebtedness would not then exceed the cash value, and the indebtedness thus created shall bear interest at the same rate. The indebtedness or any part thereof may be repaid to the Company at any time. Failure to repay any such advance or to pay interest thereon shall not void this Policy unless the total indebtedness hereon with interest shall equal or exceed the cash value at the time of such failure, in which case there shall be no liability under this Policy; provided, however, that no such termination shall be effective until one month after notice shall have been mailed by the Company to the last-known address of the insured and of the assignee, if any, of record at the Home Office of the Company. All indebtedness on account of this Policy, with accrued interest, shall be deducted from any settlement hereunder.

VII. NON-FORFEITURE.—If this Policy shall lapse through non-payment of premium after three years' premiums have been paid, the Company will secure to the owner thereof a form of insurance, the net value of which shall be equal to the full reserve on this Policy and on any dividend additions thereto at the date of default, according to the American Experience Table of Mortality, with interest at three per cent., less any existing indebtedness to the Company on this Policy. At the end of the third and succeeding years the cash value is the full reserve, and the paid-up and extension values are the equivalents thereof. The stipulated values of this Policy shall be correspondingly increased for any fractional portion of a year's premium which has been paid. This non-forfeiture value shall be secured to the owner of this Policy through one of the following provisions:

First.—The automatic extension without participation of the net amount insured by this Policy for the number of years and days provided for in the table below, at the expiration of which time the insurance shall cease; or,

Second.—The issue of paid-up participating insurance payable at death for the sum provided for in the table below upon written application therefor by the owner of this Policy and the legal surrender of all claims hereunder to the Company at its Home Office within one month after lapse; or,

Third.—The payment, in accordance with Sections VIII and IX hereof, of the cash surrender value provided for in the table below on surrender of this Policy and all claims hereunder to the Company within one month from the date of lapse.

VIII. The Company shall have the right to defer the payment of the surrender value of this Policy, or the making of a loan hereon (unless for the purpose of paying premiums on policies in this Company) for a period of not exceeding sixty days from the date of the application therefor.

IX. TABLE OF EXTENDED INSURANCE, PAID-UP INSURANCE, AND LOAN OR CASH VALUES provided for by this Policy.

At End of Year	Term of Extended Insurance for this Policy without Participation	These Values are for $1,000 Insurance. For this Policy Multiply by *Ten*	
		Participating Paid-up Life Insurance on Surrender	Loan or Cash Surrender Values
3rd	7 Years 334 Days	$154	$68 20
4th	10 " 212 "	205	92 46
5th	13 " 14 "	256	117 52
6th	15 " 75 "	306	143 40
7th	17 " 28 "	357	170 14
8th	18 " 246 "	407	197 77
9th	20 " 16 "	457	226 31
10th	21 " 81 "	507	255 78
11th	22 " 93 "	557	286 24
12th	23 " 64 "	606	317 68
13th	24 " 8 "	655	350 16
14th	24 " 307 "	704	383 70
15th	25 " 249 "	753	418 88
16th	26 " 220 "	802	454 11
17th	27 " 247 "	852	491 07
18th	29 " 9 "	901	529 31
19th	31 " 25 "	950	568 89
20th	Full Paid	1000	609 92
25th			666 72
30th			723 24

The Loan Values in the above table are the maximum amounts available at the *end* of each policy-year indicated. Loans may also be obtained *during* the policy-year as set forth in Sections VI and VIII hereof.

Should any indebtedness exist, it shall be deducted from the cash value of this Policy; the amount of the paid-up insurance shall be reduced in the same proportion as the cash value is reduced; or in case of lapse the extended insurance shall be for the face of this Policy less the indebtedness and for such a term as said reduced cash value will provide.

The cash value of any paid-up or extension granted upon the lapse of this Policy will be the full reserve at the time of surrender, less any indebtedness to the Company under this Policy, and will be paid to the owner hereof upon proper release.

X. REINSTATEMENT.—In the event of default in premium payments, unless the cash value has been duly paid, it is agreed that this Policy may be reinstated at any time upon evidence of insurability satisfactory to the Company and the payment of all overdue premiums and the payment or reinstatement of any other indebtedness to the Company upon said Policy, with interest at the rate of not exceeding 6 per cent. per annum.

XI. DEATH CLAIM.—When this Policy shall become a claim by the death of the insured, settlement less any indebtedness on account of this Policy will be made upon receipt of due proof of death, and delivery of this Policy to the Company. When premiums are payable in semi-annual or quarterly instalments, any unpaid instalment of the premium for the policy-year during which death occurs will be deducted from the sum payable under this Policy.

XII. INSTALMENT TABLES.—The net proceeds of this Policy at maturity may be made payable, at the option of the beneficiary, unless otherwise directed by the insured in writing filed with the Company, in such number of instalments two to thirty, as may be chosen in accordance with Table A of Instalment Values printed below.

Similarly, the net proceeds at maturity may be made payable in annual instalments for twenty years or ten years guaranteed and as much longer thereafter as the beneficiary may live, in accordance with Table B or Table C of Instalment Values printed below.

These options can only be exercised in cases where the beneficiary is an individual. They are not available when an association, firm or corporation is named as beneficiary or assignee.

The instalments under Table A, or the instalments-certain under Table B or Table C, after the first year, will be increased annually by such surplus as may be awarded by the Board of Trustees.

The commuted value of any unpaid instalments under Table A, or the commuted value of any unpaid instalments-certain under Table B or Table C, will be calculated by the Company at any time upon the same basis (3% compound interest) as the instalments were granted, and will be paid to the owner of this Policy upon proper release.

These tables are based upon a policy, the net proceeds of which are $1,000, and apply pro rata to this Policy.

TABLE A.

Number of Annual Instalments.	Amount of each Instalment.	Number of Annual Instalments.	Amount of each Instalment.	Number of Annual Instalments.	Amount of each Instalment.	Number of Annual Instalments.	Amount of each Instalment.	Number of Annual Instalments.	Amount of each Instalment.
2	$507 59	8	$139 81	14	$85 95	20	$65 26	26	$54 31
3	348 23	9	124 69	15	81 83	21	62 98	27	52 97
4	261 19	10	113 82	16	77 29	22	60 92	28	51 74
5	211 99	11	104 93	17	73 74	23	59 04	29	50 60
6	179 22	12	97 54	18	70 59	24	57 33	30	49 53
7	155 83	13	91 29	19	67 78	25	55 76	.....	.....

TABLE B.

Age of Payee when Policy Becomes Payable.	Amount of each Instalment so long as Payee may Live.	Age of Payee when Policy Becomes Payable.	Amount of each Instalment Guaranteed throughout 20 Years and so much longer as the Beneficiary may Live.	Age of Payee when Policy Becomes Payable.	Amount of each Instalment so long as Payee may Live.	Age of Payee when Policy Becomes Payable.	Amount of each Instalment Guaranteed throughout 20 Years and so much longer as the Beneficiary may Live.
10 & under	$39 58	25	$43 16	41	$50 55	57	$61 17
11	39 70	26	43 49	42	51 17	58	61 73
12	39 89	27	43 84	43	51 81	59	62 24
13	40 08	28	44 21	44	52 46	60	62 71
14	40 28	29	44 59	45	53 12	61	63 15
15	40 49	30	44 98	46	53 80	62	63 54
16	40 71	31	45 39	47	54 50	63	63 89
17	40 94	32	45 82	48	55 19	64	64 19
18	41 18	33	46 27	49	55 89	65	64 45
19	41 43	34	46 74	50	56 59	66	64 67
20	41 69	35	47 23	51	57 29	67	64 85
21	41 96	36	47 73	52	57 96	68	64 99
22	42 24	37	48 26	53	58 66	69	65 09
23	42 53	38	48 80	54	59 33	70 & over	65 16
24	42 84	39	49 33	55	59 97		
		40	49 86	56	60 58		

TABLE C.

Age of Payee when Policy Becomes Payable.	Amount of each Instalment so long as the Beneficiary may Live.	Age of Payee when Policy Becomes Payable.	Amount of each Instalment [illegible] as the Beneficiary may Live.	Age of Payee when Policy Becomes Payable.	Amount of each Instalment Guaranteed throughout 10 Years and so much longer as the Beneficiary may Live.	Age of Payee when Policy Becomes Payable.	Amount of each Instalment Live.
10 and under	$40 62	28	$45 81	46	$57 71	64	$ 82 52
		29	46 25	47	58 69	65	[illegible]
11	40 81	30	46 70	48	59 72	66	85 57
12	41 01	31	47 19	49	60 79	67	87 07
13	41 23	32	47 69	50	61 99	68	88 57
14	41 45	33	48 22	[illegible]	63 09	69	90 02
15	41 68	34	48 77	52	64 32	70	91 40
16	41 92	35	49 36	53	65 60	71	92 70
17	42 17	36	49 98	54	66 99	72	93 91
18	42 43	37	50 63	55	68 31	73	95 02
19	42 70	38	51 31	56	69 73	74	96 02
20	42 99	39	52 01	57	71 20	75	[illegible]
21	43 29	40	52 74	58	72 72	76	97 76
22	43 60	41	53 51	[illegible]	74 27	77	98 59
23	43 93	42	54 27	60	75 85	78	99 39
24	44 27	43	55 06	61	77 49	79	100 02
25	44 63	44	55 90	62	79 07	80 and over	100 52
26	45 01	45	56 76	63	80 79		
27	45 40						

XIII. INTEREST PRIVILEGE.—The net proceeds of this Policy or any designated fraction thereof may at maturity be allowed to remain with the Company until the death of the beneficiary during which period the Company will pay to the beneficiary yearly, 3 per cent. on the amount so held, the first payment being made one year after the maturity of this Policy and the last payment to be pro-rated to the date of the death of the beneficiary. The interest rate will be improved annually by such addition as may be awarded by the Board of Trustees. Unless otherwise directed by the insured in writing filed with the Company, the balance remaining unpaid may be withdrawn at any interest period.

XIV. ASSIGNMENT.—Any assignment of this Policy shall be furnished to the Company and a duplicate thereof attached hereto. No assignment shall impose any obligation on this Company until the original thereof has been filed at the Home Office of the Company, nor does the Company guarantee the sufficiency or validity of any assignment.

XV. PREMIUM LIENS.—After the third year, if any premium or premiums on this Policy, annual, semi-annual or quarterly, be not paid when due or within the period of grace, the Company will upon request charge against the loan value of this Policy such premium or premiums, with interest at the rate of not exceeding 6 per cent. per annum, provided that such loan value is sufficient. The balance of value, if any, not thus used, shall be applied in accordance with the Non-Forfeiture Provision, and any premium liens so made shall be subject to the terms of Section VI hereof. This method of premium settlement will be applicable when request for such premium liens is filed by the owner of this Policy at the Home Office after this Policy has acquired a loan value and while there is no default in the payment of any premium, and such request is revocable as to any future premium.

XVI. NO ALTERATION OF THIS POLICY, or waiver of any of its conditions shall be valid unless endorsed hereon and signed by an officer of the Company. No agent is authorized to modify, alter or enlarge this contract or to bind the Company by any promise or undertaking as to distribution of surplus or any future award of interest.

XVII. MILITARY OR NAVAL SERVICE.—During the first two years of this Policy, Military or Naval Service in time of war, including aeronautic service in any form, is a risk not assumed by the Company, unless the insured shall give written notice thereof in advance and pay such extra premiums as the Company may fix therefor. In the event of the insured entering upon any such service without previously giving such notice and paying such extra premium, the liability of the Company upon the death of the insured during such period, while engaged in or as a result of such service, shall be limited to the legal reserve upon this Policy less any indebtedness thereon to the Company.

XVIII. TOTAL AND PERMANENT DISABILITY BENEFITS; WAIVER OF PREMIUM—ANNUITY PAYMENT.—If after one year's premium shall have been paid on this Policy and before default in the payment of any subsequent premium the insured shall furnish to the Company due proof that, prior to the maturity of this Policy and before attaining the age of sixty, he has become wholly disabled by bodily injury or disease so that he is and thereby will be permanently and continuously unable to engage in any occupation whatever for remuneration or profit, and that such disability has existed continuously for not less than sixty days prior to the furnishing of proof, thereupon the Company will grant the following benefits:

a. WAIVER OF PREMIUM.—The Company, by endorsement hereon, shall waive the payment of the premiums which thereafter may become due under this Policy during the continuance of the said total disability of the insured. In making any settlement under this Policy the Company shall not deduct any part of the premiums so waived, and the Non-Forfeiture values of this Policy shall increase from year to year in the same manner as though any premium waived under this provision had been paid in cash;

b. ANNUITY PAYMENT.—Furthermore, the Company will pay to the insured a monthly sum equal to one one-hundred-and-twentieth of the face of this Policy, the first monthly payment to be made six months after receipt of due proof of the said total disability accompanied by this Policy for endorsement, and subsequent payments monthly thereafter during the continuance of the said total disability of the insured prior to the maturity of this Policy. The Company will admit the age of the insured when furnished with satisfactory evidence of the date of birth and reserves the right to require such proof of date of birth at the time proof of disability is furnished. The amount of this Policy payable at maturity either as an endowment or as a death claim shall not be reduced by any payments made under this disability provision.

RECOGNIZED DISABILITIES.—Without prejudice to any other cause of total disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, shall be considered as total and permanent disability.

RECOVERY FROM DISABILITY.—Should the Company accept proofs of permanent disability under this Policy, it may nevertheless, at any time thereafter, but not oftener than once a year subsequent to the first payment of the disability annuity, demand of the insured due proof of the continuance of such total disability;

and upon failure to furnish such proof, or if it be established that the insured has engaged or has become able to engage in any occupation whatever for remuneration or profit, all disability benefits under this Policy, except in case of the recognized disabilities hereinbefore mentioned, shall thereupon cease.

DISCONTINUANCE.—While any Non-Forfeiture provision set forth in Section VII is in effect, or in event of total and permanent disability occurring after age sixty, no disability benefits shall accrue. The foregoing provisions for disability benefits in event of total and permanent disability shall immediately terminate if the insured shall engage in Military or Naval Service in time of war, including aeronautic service in any form, and the additional premium for disability benefits shall thereupon cease to be payable. Upon written request by the insured, accompanied by this Policy for endorsement, the provision for disability benefits may be discontinued.

If so discontinued, or if the insured attain age sixty, premiums thereafter will be reduced by *Eighteen and* 60/100 *Dollars* yearly, being the additional premium for such benefits. Non-payment of the said additional premium will void the provisions respecting disability and the benefits secured thereby.

APPLICATION.

My statements and answers to the questions printed above, and my statements and answers made and given to the Company's Medical Examiner, are full, complete and true. Upon them I base my application for insurance, and agree that they shall be regarded as a part of the contract if and when issued. If the premium on the insurance herein applied for is not paid at the time of making this application, the contract of insurance shall not be in force unless or until a policy shall be issued and delivered to me and the first premium thereon actually paid during my lifetime and good health. If settlement is effected in accordance with the attached receipt at the time of making this application, the policy shall be in force as of the date of such settlement, provided the application is approved by the Company at the Home Office. The policy if and when issued and delivered to me, shall be in the form now in use by the Company. I understand that neither agents nor examiners have any authority to modify, alter or enlarge contracts. The foregoing agreements and declarations are made on behalf of myself and of any beneficiary under any policy on my life issued by the Company upon this application.

MEDICAL EXAMINER'S FORM.

I hereby agree, that all the foregoing statements and answers, made to the Company's Medical Examiner, are a part of my application for insurance, are declared to be full, complete and true, and are offered to the Company as a consideration for the Contract.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH TOTAL AND PERMANENT DISABILITY.

THE PEORIA LIFE INSURANCE COMPANY

INCORPORATED BY THE STATE OF ILLINOIS

No. 99,999. AGE 35.

AMOUNT, $10,000. PREMIUM, $364.50.

Promises to pay *Ten Thousand Dollars,* upon receipt of due proof of the death of *John Doe,* the Insured, to *Mary Doe, wife of the Insured and beneficiary,* subject to the provisions of this policy.

THIS POLICY SHARES IN THE PROFITS OF THE COMPANY, AS FOLLOWS.—Upon the payment of the premium or premiums hereon for the second policy year, and at the end of the second and of each subsequent policy year, this policy while in full force will be credited with a dividend from the surplus then apportioned by the Company to policies of the same age and kind. Each such annual dividend shall be payable in cash, but upon the Insured's written request to the Home Office within one month from the date when credited, any dividend may be converted into a Paid-up Insurance Addition to this policy, at net single premium rates by the standard herein named; provided that all dividends not drawn in cash nor converted as aforesaid will, subject at all times to the written demand of the Insured, remain on deposit with the Company to accumulate at such rate of interest, in no event less than three per cent per annum, as the Company shall from time to time determine and allow.

Dividend deposits may be applied by the Insured to **Shorten the Premium-Paying Period of the Insurance** or to **Mature this Policy as an Endowment,** as follows: The Insured may exchange this policy for a profit-sharing paid-up life policy for the face amount hereof when the accumulated dividend deposits, together with the reserve on this policy and on any paid-up insurance additions thereto, equal or exceed the net single premiums then required for such a paid-up life policy by the standard herein named; or the Insured may surrender this policy for a cash value equal to its face amount when the accumulated dividend deposits, together with the reserve on this policy and on any paid-up insurance additions, thereto equal or exceed said face amount.

This Insurance is Granted in consideration of the application herefor, which is hereby made a part of this contract, and of the payment in advance of *Three Hundred Sixty-Four and 50/100* Dollars, being the premium for term insurance for the first policy year ending on the *1st* day of *April, 1913.* After the first policy year the insurance will be continued as whole life insurance upon the payment of the annual premium of *Three Hundred Sixty-Four and 50/100* Dollars, on or before

the *First day of April* in every year during the continuanc of this policy, until premiums for twenty policy years, includin the first, have been paid.

This policy is issued and accepted by all parties in interes with the express understanding that the contents of all of it pages form a part of this contract as fully as if recited ove the signatures hereto affixed.

In Witness Whereof, THE PEORIA LIFE INSURANCE COMPANY has, by its President, or Vice-President, and Secretary executed this policy at Peoria, Illinois, this *First* day of *April 1913.*

WARREN SUTTIFF, *Secretary.*

EMMET C. MAY, *Presiden*

TOTAL AND PERMANENT DISABILITY.—**The Company will pa for the Insured all premiums becoming due hereon after the date o receipt by the Company of satisfactory proof that the Insured ha become totally and permanently disabled as hereinafter defined, i all prior premiums have been duly paid by Insured.** The values i the tables herein will increase and progress from year to year, an this policy will be credited with dividends from the surplus, in lik manner as if the premiums were being duly and regularly paid b the Insured. The premiums paid by the Company in conformit with this provision will not be an indebtedness on this policy i such proof is received by the Company before the Insured has at tained the age of sixty years; if such proof is received after th Insured has attained the aforesaid age, the premiums paid by th Company will be charged as an indebtedness on this policy withou interest, and will be deducted in any settlement of this policy, or o any benefit hereunder. The total and permanent disability of th Insured must be due to bodily injuries or disease occurring whil this policy is in full force, and must be such as to prevent the In sured then and at all times thereafter from performing any work o conducting any business for compensation or profit; provided tha notwithstanding proof of disability may have been accepted by th Company as satisfactory, the Insured shall at any time, on demand furnish the Company satisfactory proof of the continuance of suc disability; and if such proof is not furnished, or if it shall appear t the Company that the Insured is able to perform any work, or t conduct any business for compensation or profit, the Insured shal immediately resume the payment of premiums hereon. **The Com pany will extend the privileges and benefits for total and permanen disability hereunder to cover the irrecoverable loss of the entire sigh of both eyes, or the severance of both hands above the wrists, or of bot feet above the ankles, or of one entire hand and one entire foot.**

ANNUAL, SEMI-ANNUAL OR QUARTERLY PREMIUMS.— **Premium may be paid annually, semi-annually or quarterly,** in accordanc with the Company's rates endorsed on the back hereof, and th Company will allow a change from one to another of such modes o payment upon the Insured's written request therefor on the Com pany's form; should the Insured not survive to complete premiu payments for the then current policy year, the amount necessary fo

such completion shall be considered an indebtedness hereon to the Company. All premiums are payable in advance, either at the Home Office of the Company in Peoria, Illinois, or to an agent of the Company, upon delivery of a receipt signed by the President or Secretary and countersigned by the authorized agent. If any premium is not paid on the date when due, this policy shall cease and determine, except as hereinafter provided.

THIS POLICY IS NON-FORFEITABLE FROM DATE OF ISSUE, AS FOLLOWS:

GRACE AND AUTOMATIC CONTINUED INSURANCE.—If any premium after the first is not paid on the date when due, this policy will continue in full force from said due date for the term of one month, which is the month of grace allowed hereunder, without interest charge, in the payment of any such premium. In case of death of the Insured during the month of grace, the unpaid premium or premiums for the then current policy year shall be considered an indebtedness hereon to the Company.

After completion of premium payments for the first two policy years, if any subsequent premium is not paid on the date when due, and remains unpaid during the month of grace, the insurance will automatically continue as term insurance for the face amount hereof for a further term, the total term of continued insurance, including the period of grace, granted at completion of any policy year being specified in column 1 of the table below.

In lieu of such automatic term insurance, upon the Insured's written request and legal surrender of this policy within one month from said due date, either:

PAID-UP POLICY.— 1. **A paid-up policy will be issued, as specified in column 2 of the table below; or**

CASH VALUE.—2. **The cash value of this policy will be paid, as specified in column 3 of the table below.**

The aforesaid automatic term insurance shall be without participation in profits, cash or loan values or further payment of premiums. The aforesaid paid-up life policy shall be without participation in profits.

TABLE OF NON-FORFEITURE VALUES.

At Completion of Policy Year the	Column 1 Term of Continued Insurance		Column 2 Paid-up Life Policy	Column 3 Cash Value	At Completion of Policy Year the	Column 1 Term of Continued Insurance		Column 2 Paid-up Life Policy	Column 3 Cash Value
	Yrs.	Mos.				Yrs.	Mos.		
1st	0	1	$—	$—	16th	24	5	$7930	$4120
2d	2	2	540	210	17th	25	6	8440	4490
3d	4	5	1090	430	18th	26	9	8960	4860
4th	6	8	1630	650	19th	28	5	9480	5250
5th	9	0	2170	890	20th				5660
6th	11	2	2700	1130	21st		Paid up		5780
7th	13	1	3230	1380	22nd				5900
8th	14	10	3770	1650	23rd				6020
9th	16	6	4300	1920	24th				6150
10th	18	0	4820	2200	25th				6270
11th	19	4	5350	2490	26th				6390
12th	20	6	5870	2790	27th				6520
13th	21	7	6380	3110	28th				6640
14th	22	6	6900	3430	29th				6760
15th	23	6	7420	3770	30th				6880

The cash value of this policy at the completion of the second policy yea and thereafter is the full reserve hereon and is at any time equal to or ex ceeding the net value of the corresponding non-forfeiture benefits here under. An extension of this table covering later policy years will be fur nished on application to the Home Office. All non-forfeiture values here under are in excess of any legal requirements.

SEMI-ANNUAL OR QUARTERLY PAYMENTS AND ADDITIONS IN CREASE VALUES.— After the second policy year semi-annual or quarterly premiums paid in addition to payments for entire year will cause an increase in the tabular cash value and paid-up life policy proportionate to the increase therein effected by the paymen of an annual premium. The tabular cash value will also be increased by the reserve; and the paid-up life policy by the amount, of any paid-up insurance additions. Any such increase will involve a change of the term of continued insurance, which will be such as the increased cash value will purchase at the single premium term rates of the Company for the attained age of the Insured, counting each completed quarter of a year in arriving at such age; the amount of continued insurance will not be increased by paid-up in surance additions. The foregoing table and provisions pertaining thereto are based upon the assumption that there is no indebtednes to the Company on this policy. If there is such indebtedness, the cash value will be diminished thereby, the amount of paid-up life policy reduced in the ratio of the indebtedness to the cash value, and the term of continued insurance changed, without endorsemen hereon, to that term for which the cash value less the indebtednes will carry the face amount hereof at the single premium term rates of the Company for the attained age of the Insured; but the in surance shall, in any event, continue in force for the period of grac herein above provided.

CASH LOANS.—At any time after the first policy year, and whil this policy is in full force, the Insured can borrow from the Com pany on the sole security of this policy, properly assigned to and deposited with the Company, any sum within the loan value speci fied in the adjoined table, from which loan value any indebtednes hereon to the Company and any unpaid premiums for the curren policy year will first be deducted. The Company shall furnish the form for the assignment required hereunder and upon completion of the loan will issue its official certificate of deposit of the policy Interest, at a rate not to exceed six per cent per annum, will be collected out of the amount of the loan to the end of the curren policy year and thereafter be payable annually in advance. The tabular loan value will be increased by the net value of any paid-up insurance additions hereto.

TABLE OF LOAN VALUES

During policy year commencing April 1st	LOAN VALUE	During policy year commencing April 1st	LOAN VALUE
1913	$ 210	1923	$2790
1914	430	1924	3110
1915	650	1925	3430
1916	890	1926	3770
1917	1130	1927	4120
1918	1380	1928	4490
1919	1650	1929	4860
1920	1920	1930	5250
1921	2200	1931	5660
1922	2490	1932	5780

Loan values for subsequent policy years, being the full end year reserve hereon will be furnished on application to the Home Office.

Failure to repay any loan granted hereon by the Company, or to pay interest thereon, shall not avoid this policy, unless the total indebtedness hereon to the Company shall equal or exceed the cash value of this policy at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the Insured and of the assignee, if any.

AUTOMATIC PREMIUM LOAN.—If a written request from the Insured on the Company's form has been received at the Home Office while this policy is in full force, each premium becoming due hereon and not paid in cash or otherwise settled on the last day of the month of grace, will be paid by being charged as a loan on this policy, provided the cash value of this policy at the end of the period covered by such premium, less any outstanding indebtedness hereon to the Company, shall be sufficient for such payment with interest in advance to the end of the current policy year. Premium loans shall be subject to the same terms and conditions as any loan granted hereon by the Company under the cash loan privilege stated above. While this policy is carried in force by a premium loan, the payment of premiums in cash may be resumed by the Insured without medical examination.

REINSTATEMENT.— If any premium is not paid on the date when due or within the month of grace, and this policy has not been surrendered, the Company will reinstate the policy as of said due date at any time thereafter, upon evidence of insurability satisfactory to the Company and payment of all arrears of premiums with interest, together with the payment, or reinstatement, of any indebtedness on this policy on said due date, with interest.

This policy is Unrestricted from Date of Issue as to Travel, Residence or Occupation, in time of peace or war, and covers death from any cause, but in case of death by self-destruction, sane or insane, within one year from date of issue, one-tenth of the face amount hereof, and no more, shall be paid.

This Policy shall be Incontestable after One Year from Date of Issue if the premiums are duly paid.

AGE.—If the age of the insured is misstated, the amount payable under this policy shall be such as the premium paid would have purchased at the correct age of the Insured.

INSTALMENT PRIVILEGE.—The Insured may change the mode of payment of the proceeds of this policy as a death claim from payment in one sum to payment by annual instalments, as provided on the fourth page hereof; such instalments will be increased by dividends, as provided on said page.

TRUST FUND PRIVILEGE.—The Insured may place the proceeds of this policy as a death claim in trust with the Company to secure a guaranteed annual cash income with dividends in addition thereto, as provided on the fourth page hereof.

CHANGE OF BENEFICIARY.—The Insured may at any time during the continuance of this policy, with the consent of the Company, provided the policy is not then assigned, change the beneficiary or beneficiaries herein by filing at the Home Office a written request on the Company's form therefor, duly acknowledged, accompanied by this policy, such change to take effect upon the endorsement of the same on the policy by the Company, whereupon all rights of the former beneficiary or beneficiaries shall cease. If any beneficiary shall die before the Insured the interest of such beneficiary shall vest in the Insured.

ASSIGNMENT.—The Company assumes no responsibility for the validity of any assignment of this policy, and shall not be held to have notice of any such assignment until the original assignment or a copy thereof is received at its Home Office.

ENTIRE CONTRACT.—This policy and the application therefor (a copy of which application is hereto attached) taken together constitute the entire contract. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the policy unless it is contained in the written application herefor.

RESERVE.—The reserve on this policy shall be computed upon the American Experience Table of Mortality, with interest at three and one-half per cent per annum. The non-forfeiture values hereunder are based on the reserve at date of default in the payment of premium, and the loan values are based on the reserve at the end of the current policy year. The deduction from such reserve in determining such values is in no case in excess of two and one-half per cent of the sum insured hereunder.

DIVIDEND DEPOSITS.—Dividend deposits may remain with the Company at interest while this policy remains in force, becoming payable in cash in any event upon the discontinuance of this policy—to the beneficiary if this policy matures as a death claim, otherwise to the Insured. Provided, that no premium shall be construed as paid either wholly or in part, nor any insurance hereunder extended or continued in force, by reason of any dividend deposits remaining with the Company.

GENERAL PROVISIONS.—This policy is payable at the Home Office of the Company in Peoria, Illinois, and proof of interest of claimant will be required; any indebtedness hereon to the Company will be deducted in any settlement of this policy or of any benefit hereunder. Only the President, Vice-President or Secretary has power in behalf of the Company to make or modify this or any contract of insurance, or to extend the time for paying any premium, and the Company shall not be bound by any promise or representation heretofore or hereafter made, unless made in writing by one of said officers.

CONTROL OF POLICY.—**This policy is issued with the express understanding that the Insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred on the Insured by this policy.**

INSTALMENT BENEFITS

The Insured may change the mode of payment of the proceeds of this policy as a death claim, if the policy is not assigned, from payment in one sum, as provided on the first page, to payment by annual instalments, as stated below.

The Insured may subsequently change his selection under these instalment benefits; he may also revoke all selections, thereby making this policy again payable in one sum.

No selection, change or revocation shall take effect until endorsed on this policy by the Company. After endorsement this policy will be returned to the Insured.

The payment of the first instalment shall be made immediately upon receipt of due proof of the death of the Insured, and subsequent instalments shall be paid annually thereafter.

The beneficiary can neither assign nor commute unpaid instalments, unless such right is given by the Insured to the beneficiary when payment in instalments is directed.

The following tables are based upon a policy the net proceeds of which are $1,000, and will apply pro rata to the net proceeds of this policy.

LIMITED INSTALMENTS

Annual instalments limited to the number stated below. Any number from two to twenty-five may be selected by the insured.

Number of instalments	Amount of each instalment	Number of instalments	Amount of each instalment
2	$509 00	14	$88 00
3	345 00	15	84 00
4	262 00	16	80 00
5	214 00	17	76 00
6	181 00	18	73 00
7	158 00	19	70 00
8	140 00	20	*68 00
9	127 00	21	65 00
10	116 00	22	63 00
11	107 00	23	61 00
12	100 00	24	60 00
13	94 00	25	58 00

*Illustration.—If payment is to be made by twenty instalments, the amount of each instalment will be $68.00 for each $1,000 of insurance.

Each instalment, except the first, will be increased by such annual dividend from interest earnings as may be apportioned by the company.

CONTINUOUS INSTALMENTS

Twenty-five annual instalments at least to be paid, but instalments to continue during entire lifetime of beneficiary. Payments by continuous instalments cannot be selected if there is more than one beneficiary under this policy, or if the beneficiary is a corporation or a firm.

Age of beneficiary at death of insured	Amount of each instalment	Age of beneficiary at death of insured	Amount of each instalment	Age of beneficiary at death of insured	Amount of each instalment	Age of beneficiary at death of insured	Amount of each instalment
13	$44 00	25	$45 00	37	$49 00	49	$55 00
14	44 00	26	45 00	38	50 00	50	55 00
15	44 00	27	46 00	39	50 00	51	55 00
16	44 00	28	46 00	40	51 00	52	56 00
17	44 00	29	46 00	41	51 00	53	56 00
18	44 00	30	*47 00	42	52 00	54	56 00
19	44 00	31	47 00	43	52 00	55	57 00
20	44 00	32	47 00	44	53 00	56	57 00
21	44 00	33	48 00	45	53 00	57	57 00
22	44 00	34	48 00	46	53 00	58	57 00
23	45 00	35	49 00	47	54 00	59	58 00
24	45 00	36	49 00	48	54 00	60 or over	58 00

*ILLUSTRATION.—If at the death of the Insured the beneficiary should be 30 years of age last birthday, the amount of each annual instalment will be $47.00 for each $1,000 of insurance, payable during the entire lifetime of the beneficiary but if the beneficiary should die before the 25 instalments shall have been paid, the remainder of the 25 instalments will continue to be paid annually to the executors, administrators or assigns of the beneficiary.

Each of the twenty-four instalments next following the first will be increased by such annual dividend from interest earnings as may be apportioned by the Company.

TRUST FUND

By written agreement between the Insured and the Company made while this policy is in force and not assigned, the proceeds of this policy as a death claim, if not less than $1,000 or any part of such proceeds not less than said amount, may be placed in trust with the Company for the purpose of paying the beneficiary, as annuitant, a **guaranteed income thereon at the rate of three and one-half per cent per annum, together with such annual dividends from interest earnings as the Company may apportion,** until the termination of the trust or until the death of the annuitant, whereupon the amount thus placed in trust may be withdrawn by the beneficiary, if living, or, if not living, by the beneficiary's executors, administrators or assigns. The first payment of income shall be made one year after receipt of due proof of the death of the Insured, and subsequent payments shall be made annually thereafter. The insured may subsequently revoke the trust, thereby making this policy again payable as provided on the first page hereof. The beneficiary cannot withdraw the amount placed in trust, unless such right is given by the Insured to the beneficiary upon creation of the trust.

APPLICATION

I have answered the above questions and make them the basis of this application, and the warranties therein contained are made for the purpose of obtaining this insurance.

MEDICAL EXAMINER'S FORM

I hereby warrant and declare that I have read and understand all the above questions put to me by the Medical Examiner, and the answers thereto, and that the same are true and that there is not and there has not been any concealment of facts regarding my past and present state of health and habits of life, or my personal or family history. If any of my said answers are not full, true and complete, then the policy to be issued hereon shall be null and void. I expressly waive on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or surgeon from disclosing any information acquired while attending me in a professional capacity.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY TOTAL DISABILITY, WAIVER OF PREMIUM, ANNUITY PAYMENT.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $374.50.

PHILADELPHIA LIFE INSURANCE COMPANY OF PHILADELPHIA, PA.

In Consideration of the application for this policy, and of the payment of *Three Hundred Seventy-four and 50/100* Dollars in advance, hereby insures the life of *John Doe,* hereinafter called the insured, for one year.

Upon the payment of an annual premium of *Three Hundred Seventy-four and 50/100* Dollars, on or before the *eleventh* day of *June,* 1918, this policy will become a *Limited Payment* Life policy, and the insurance will be continued by the payment of a like sum on or before the *eleventh* day of *June,* in each year thereafter during the life of the insured for *eighteen* years or until prior death of the insured.

Upon receipt of due proofs of the death of the insured, provided this policy is in force, the Company will pay *Ten Thousand* Dollars at its Home Office in the City of Philadelphia to *Jane Doe, wife* of the insured if living, otherwise to the executors, administrators or assigns of the insured.

WAIVER OF PREMIUMS AND ANNUITY.

If the insured, before attaining the age of sixty years, and after paying one full annual premium in cash, and before default in the payment of any subsequent premium, shall furnish due proof to the Company that he has become disabled by bodily injury or disease so that he will be permanently, continuously and wholly prevented thereby from performing any work for compensation or profit, and such disability has existed continuously for not less than sixty days prior to the furnishing of said proof, the Company, by endorsement hereon, will grant the following benefits:

(1) The Company will waive payment of premiums thereafter becoming due under this policy during the continuance of said disability of insured.

(2) The Company will pay the insured a monthly sum equal to one one-hundred-and-twentieth of the face of this policy, the first monthly payment to be made six months after receipt of said proof of disability and subsequent payments monthly thereafter during the continuance of said disability of insured prior to the maturity of this policy.

Premiums waived and annuity benefits paid will not be deducted from any settlement under this policy, and the non-forfeiture options on surrender or lapse will increase from year to year in the same manner as though any premium waived under this provision had been paid in cash. The Company will admit the age of the insured when furnished with satisfactory evidence of the date of birth, and reserves the right to require such proof of date of birth at the time the proof of disability is furnished.

In addition to any other cause, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, shall be considered as disability.

Should the Company accept proof of disability under this policy, it may nevertheless, at any time thereafter, but not more often than once a year, demand of the insured due proof of the continuance of such disability; and upon failure to furnish such proof, or if it be established that the insured has engaged or has become able to engage in any work whatever for compensation or profit, all disability benefits under this policy shall thereupon cease.

While any non-forfeiture option on surrender or lapse as set forth in this policy is in effect, or in event of disability occurring after age sixty, no disability benefits shall accrue, nor shall any disability benefit apply if the insured engages in military or naval service in time of war. On written request by insured accompanied by this policy for endorsement the provision for disability benefits may be discontinued. If the disability benefits are discontinued, or when insured attains age sixty, premiums thereafter will be reduced by *$18.70* Dollars yearly, being the additional premium for such benefits. Non-payment of said additional premium will void the provisions and benefits respecting disability.

CHANGE OF BENEFICIARY.—The insured may, while this policy is in force and unassigned, change the beneficiary. Written request must be made and the change will take effect when endorsement is made by the Company upon the policy. The right is reserved to the insured, without the consent of the beneficiary, to receive every benefit, exercise every right and enjoy every privilege conferred upon the insured by this policy.

DIVIDENDS.—The surplus accruing upon this policy shall be ascertained and distributed annually, and at the option of the insured may then be allowed to remain with the Company with interest at a rate not less than three and one-half per centum; used to purchase paid-up additions; or withdrawn in cash, but if so withdrawn the value of the following provisions would thereby be reduced. If no other option is selected, dividends may be withdrawn in cash.

REDUCING PREMIUM PAYING PERIOD.—Whenever, at the end of any policy year, the accumulations of surplus shall be sufficient to prepay future premiums hereon, no further premiums shall be required; but at the option of the insured the payment of premiums may be continued in order to increase accumulations.

MATURING THE POLICY AS AN ENDOWMENT.—Whenever, at the end of any policy year, the accumulated surplus and reserve together shall equal or exceed the amount insured hereunder, this policy shall mature as an endowment, and shall be payable at once to the insured during his lifetime.

SURPLUS PAYABLE WITH SUM INSURED.—If this policy becomes a claim by death, the sum insured hereunder, together with any surplus withdrawable at the end of the previous policy year, shall be paid the beneficiary.

INCONTESTABILITY.—This policy shall be incontestable, except for non-payment of premiums, after one year from its date.

From date of issue this policy shall be without any restrictions as to travel, residence or occupation, except as provided herein.

If the age of the insured has been misstated, the amount payable hereunder shall be such a sum as the premium actually paid would have purchased at the correct age. Self-destruction while sane or insane, within one year of the date hereof, is a risk not assumed by the Company under this policy. All statements made by the insured shall in the absence of fraud be deemed representations and not warranties.

PAYMENT OF PREMIUMS.—All premiums are payable in advance at the Home Office of the Company or to an agent of the Company upon delivery of a receipt signed by an executive officer of the Company—the President, a Vice-President, Secretary, Treasurer, Actuary or Comptroller—and countersigned by said agent.

A grace of one month shall be granted for the payment of every premium after the first, during which time the insurance shall continue in force. If death occurs within the days of grace the unpaid portion of the premium for the then current policy year shall be deducted from the amount payable hereunder.

Except as herein provided, the payment of a premium or instalment thereof shall not maintain the policy in force beyond the date when the next premium or instalment thereof is payable, and failure to pay any premium or note when due will forfeit the policy and all payments made thereon. Any unpaid portion of the current year's premium and all indebtedness will be deducted from any settlement of this policy.

PREMIUM LOANS.—In lieu of automatic extended insurance, and on satisfactory request from the insured prior to default in the payment of any premium hereon, the Company shall first apply any withdrawable surplus to pay the same; and the remainder due, if any, shall be charged against this policy as a loan at five per centum interest, if the respective loan value specified below be sufficient to cover such advance, in addition to existing liens and accrued interest; provided that if the credits be not sufficient to cover the entire premium then due, the Company shall apply the same, if sufficient, to pay the premium for a shorter period, but not less than one month's premium. At any time while the policy is thus sustained in force, the payment of premiums with interest may be resumed. When advances can no longer be made, any balance then remaining shall be used to purchase term insurance, as stated below. No grace will be accorded under this provision.

LOANS.—After three full years' premiums have been paid, the Company at any time, while this policy is in force, will advance, on proper assignment of this policy and on the sole security thereof, at a rate of interest not greater than five per centum per annum, a sum equal to, or, at the option of the owner of the policy, less than, the reserve at the end of the current policy year on this policy and on any dividend additions thereto, computed according to the American Experience Table of Mortality, with interest at three and one-half per centum per annum, less a sum not more than one per centum of the amount insured by this policy and of any dividend additions thereto. The Company, however, will deduct from such loan value any existing indebtedness to the Company on this policy and any unpaid balance of the premium for the current policy year, and may collect interest in advance on the loan to the end of the current policy year. Failure to repay any such advance or to pay interest shall not avoid this policy unless the total indebtedness hereon to the Company shall equal or exceed such loan value at the time of such failure.

NON-FORFEITURE OPTIONS ON SURRENDER OR LAPSE.—In event of default in the payment of premiums after premiums have been paid for three years, the insured will be entitled, as provided in the table of surrender values, to any one of the following options:

1. To automatic non-participating paid-up term insurance for the amount insured by this policy, for such time as the surrender value will purchase. The surrender value will be the entire reserve on this policy and on any dividend additions thereto, computed according to the American Experience Table of Mortality with interest at three and one-half per centum, less a sum not more than one per centum of the amount insured by this policy and of any dividend additions thereto, and less any existing indebtedness to the Company on this policy.

2. To a non-participating paid-up life insurance policy, for an amount not less than may be purchased by the surrender value aforesaid, upon surrender within one month after default.

3. To a cash value not less than the surrender value aforesaid, upon surrender within one month after default.

The surrender values stated will be increased correspondingly for any fractional portion of a year's premium which shall have been paid. Figures for later years will be furnished upon request.

TABLE OF LOAN AND SURRENDER VALUES.

At End of Year	Extended Insurance for Face of Policy		Paid-up Insurance	Loan or Cash Value	At End of Year	Extended Insurance for Face of Policy		Paid-up Insurance	Loan or Cash Value
	Years	Months				Years	Months		
3rd	3	10	$ 870	$ 340	12th	21	10	$5860	$2790
4th	6	3	1370	550	13th	22	10	6390	3110
5th	8	11	1930	790	14th	23	9	6890	3430
6th	11	5	2460	1030	15th	24	9	7420	3770
7th	13	7	2990	1280	16th	25	9	7920	4120
8th	15	7	3550	1550	17th	26	11	8460	4490
9th	17	8	4170	1860	18th	28	5	8950	4860
10th	19	6	4820	2200	19th	30	6	9480	5250
11th	20	9	5340	2490	20th	Full	Paid	10000	5660

THE CONTRACT.—A copy of the written and printed application for this contract is attached hereto. This policy and application therefor, taken together, constitute the entire contract. No person, except an executive officer of the Company as aforesaid, has power to modify or in event of lapse to reinstate this policy, to extend the time for paying a premium, or to accept any note in payment thereof.

ASSIGNMENT.—Any assignment of this contract shall be attached hereto, and a duplicate thereof shall be furnished the Company at its Home Office. Any claim against the Company arising under any assignment of this contract shall be subject to proof of interest. No assignment shall impose any obligation on this Company until it has received the original or a duplicate thereof, nor does the Company guarantee the legality of any assignment.

REINSTATEMENT.—This policy may be reinstated on written application, subject to evidence of insurability satisfactory to the Company and payment of arrears of premiums with interest thereon not exceeding five per centum per annum.

OPTIONS AT MATURITY.—The insured, by written notice to the Company at its Home Office, and with the written consent of the assignee and irrevocable beneficiary, if any, may elect to have the net sum payable under this policy paid either in cash or as follows:

(1) By the payment of interest thereon at three and one-quarter per centum per annum, payable annually, to the payee under this policy at the end of each year during the life of the payee and by the payment upon the death of the payee of the said net sum and accrued interest to the executors, administrators or assigns of the payee, unless otherwise directed in said notice.

(2) By the payment of equal annual instalments for a specified number of years, the first instalment being payable immediately, in accordance with the following table for each $1000 of said net sum.

TABLE OF INSTALMENT VALUES FOR EACH $1,000 OF INSURANCE.

Number of Instalments	25	20	19	18	17
Amount of each Instalment	$57 14	$66 58	$69 16	$71 96	$75 03
Sum of Instalments	$1428 50	$1331 60	$1314 04	$1295 28	$1275 51
Number of Instalments	16	15	14	13	12
Amount of each Instalment	$78 62	$82 61	$87 22	$92 57	$98 74
Sum of Instalments	$1257 92	$1239 15	$1221 08	$1203 41	$1184 88
Number of Instalments	11	10	9	8	7
Amount of each Instalment	$106 08	$114 94	$125 63	$139 35	$156 99
Sum of Instalments	$1166 88	$1149 40	$1132 47	$1114 80	$1098 93
Number of Instalments	6	5	4	3	2
Amount of each Instalment	$180 18	$212 99	$262 06	$344 00	$508 13
Sum of Instalments	$1081 08	$1064 95	$1048 24	$1032 00	$1016 26

3. By the payment of equal annual instalments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the payee shall survive in accordance with the following table for each $1,000 of said net sum.

TABLE OF CONTINUOUS INSTALMENT VALUES.

Age last birthday of beneficiary at maturity	10	11	12	13	14	15	16	17
Each instalment per $1000 insurance	$40 02	$40 20	$40 39	$40 59	$40 80	$41 01	$41 24	$41 47
Age last birthday of beneficiary at maturity	18	19	20	21	22	23	24	25
Each instalment per $1000 insurance	$41 72	$41 97	$42 24	$42 51	$42 80	$43 11	$43 42	$43 75
Age last birthday of beneficiary at maturity	26	27	28	29	30	31	32	33
Each instalment per $1000 insurance	$44 09	$44 45	$44 82	$45 21	$45 62	$46 05	$46 49	$46 95
Age last birthday of beneficiary at maturity	34	35	36	37	38	39	40	41
Each instalment per $1000 insurance	$47 43	$47 93	$48 45	$48 99	$49 55	$50 14	$50 74	$51 36
Age last birthday of beneficiary at maturity	42	43	44	45	46	47	48	49
Each instalment per $1000 insurance	$52 00	$52 65	$53 33	$54 02	$54 72	$55 44	$56 16	$56 89
Age last birthday of beneficiary at maturity	50	51	52	53	54	55	56	57
Each instalment per $1000 insurance	$57 61	$58 34	$59 05	$59 76	$60 44	$61 11	$61 75	$62 36

Age last birthday of beneficiary at maturity.....	58	59	60	61	62	63	64	65
Each instalment per $1000 insurance.....	$62 93	$63 47	$63 96	$64 42	$64 83	$65 19	$65 51	$65 78

Age last birthday of beneficiary at maturity.....	66	67	68	69	70	71	72 and older
Each instalment per $1000 insurance.....	$66 00	$66 19	$66 33	$66 44	$66 51	$66 56	$66 58

Instalments payable under options 2 or 3 which shall not have been paid prior to the death of the payee, shall be paid, unless otherwise directed in said notice, to the executors, administrators or assigns of the payee.

If the insured shall not have directed otherwise the beneficiary may, after the death of the insured, by like written notice, and with the written consent of the assignee, if any, select either of the above options.

Unless otherwise specified by the insured the payee may on any interest date receive the amount yet due under option 1, and may at any time receive the commuted value of payments yet to be made, computed upon the same basis as option 2 in the above table, provided that no such commutation will be made under 3, except after the death of the payee occurring within the aforesaid twenty years.

Philadelphia, *June 11, 1917.*

WM. H. HUBBARD, *Secretary.*

A. J. MALONEY, *President.*

ERNEST M. BLEHL, *Actuary.*

APPLICATION

I hereby agree to be examined forthwith by an authorized medical examiner of the Company, and to accept the policy when issued.

I hereby agree that all representations and agreements made by or with the Company or the agent taking this application are reduced to writing herein and made a part of this application and the policy issued hereunder.

MEDICAL EXAMINER'S FORM.

I hereby agree for myself and all parties who may have an interest herein that all the foregoing statements and answers and those made to the Medical Examiner are true and complete, and are offered to the Company as a consideration for the contract which I hereby agree to accept; that no other information, statement or answer than is therein contained, whether known to, made by, or given to any person, shall be considered as a part of the contract; that should this policy become a claim during its first year nothing herein contained shall prevent the Company from introducing any information as evidence of fraud; that the policy granted herefor shall not take effect until issued, delivered and the premium paid thereon to the Company or to an agent holding the premium receipt from the Company during my lifetime and while in good health.

MILITARY AND NAVAL SERVICE POLICY RIDER ATTACHED TO POLICY NO. 99999.

If within five years from the date of this policy the insured shall engage in military or naval service in time of war, the liability of the Company in event of the death of the insured while so engaged, or within six months thereafter, will be limited to the return of the premiums paid hereon, exclusive of any extra premium paid for military or naval service, less any indebtedness to the Company hereon; unless before engaging in such service or within one month (of not less than thirty days), or at the time of paying the first premium due hereon, if the insured shall be then so engaged, the insured shall pay to the Company at its Home Office in Philadelphia such extra premium as may be required by the Company, and in like manner shall pay annually thereafter on each anniversary of this policy or within one month (of not less than thirty days), while the insured shall continue to be so engaged, such extra premium as may be required by the Company. Any total disability benefits herein contained shall become null and void upon the date of engaging in such service.

Within one year after the termination of the war the Company will return such portion of the extra premiums as in its judgment will not be required to cover the extra hazard.

Philadelphia, *June 11, 1917.*

WM. H. HUBBARD,
Secretary.

20 PAYMENT LIFE (ENDOWMENT AT 85) ANNUAL DIVIDEND POLICY WITH WAIVER OF PREMIUM AND MONTHLY INCOME PROVISION.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $391.80

THE PHOENIX MUTUAL LIFE INSURANCE COMPANY

OF HARTFORD, CONN.

In Consideration of the application herefor, which is hereby made a part of this policy, and of the payment of premiums to be made as described below, promises to pay the amount insured as defined herein at its Home Office in Hartford, Conn., to the original or substituted beneficiary as herein described and provided for, if living (but subject to the provisions of the beneficiary clauses on the second page of this contract), on receipt of this policy duly discharged, together with due proofs of the death of the Insured hereunder while this policy is in force.

Insured *John M. Phoenix.*

Original Beneficiary *Mary A. Phoenix,* wife of Insured.

The Insured has * * * reserved the right to change the beneficiary as hereinafter provided.

Amount Insured *Ten Thousand* Dollars, increased by the amount of any dividends or insurance additions and any Premium Deposit Fund then standing to the credit hereof and decreased by any indebtedness to the Company on account of or secured by this policy, including any portion of the current year's premium unpaid at the time of the death of the Insured.

Premium *Three Hundred and Ninety-one and 80/100* Dollars, payable on the *first* day of each *June,* until *twenty* full years' premiums shall have been paid, or until the death of the Insured if prior thereto.

The Privileges and Provisions on the second, third and fourth pages hereof are a part of this policy.

No modification of this printed policy can be made except over the signature of an executive officer of the Company, to-wit: the President, a Vice-President, the Secretary or an Assistant Secretary, and countersigned by its Registrar or an executive Officer.

In Witness Whereof, THE PHOENIX MUTUAL LIFE INSURANCE COMPANY has by its President and Secretary signed, and by its Registrar, or an executive officer, countersigned, this policy in the City of Hartford, Conn., this *first* day of *June,* 19*17*.

S. H. CORNWELL, *Secretary.* JOHN M. HOLCOMBE, *President.*

PRIVILEGES AND PROVISIONS.

1. PAYMENT OF PREMIUMS.—All premiums are payable in advance at the Home Office, in Hartford, Conn., but will be accepted if paid to an agent of the Company in exchange for a receipt, separate from the policy, and signed by an executive officer.

2. DAYS OF GRACE.—This policy shall not take effect until the first premium is so paid, and if any subsequent premium be not paid when due, or within thirty-one days thereafter, during which time this policy shall remain in force, then this policy shall immediately lapse without value, except as hereinafter provided.

3. REINSTATEMENT.—If this policy shall lapse and shall not be surrendered to the Company, the Company will reinstate it at any time upon receipt of satisfactory evidence of insurability and payment of all arrears of premiums with interest at the rate of 6% per annum on such premiums and on any indebtedness to the Company existing against this policy at the time of lapse, which indebtedness and arrears of premiums and interest, at the option of the insured or assigns, shall be repaid in cash or, to the extent allowed by the loan value, remain as an indebtedness against this policy.

4. ANNUAL APPORTIONMENT OF SURPLUS.—(a) At the end of the first and each succeeding policy year, this policy, while in force, will be credited with its share of the divisible surplus which the Company will annually determine and account for in a general distribution of surplus. Such apportionment of surplus will not be conditioned on the payment of any premium due during any succeeding policy year, and will be applied in any one of the following methods which may be requested in the application, and such method may be changed by the insured or assigns at the end of any policy year; if no choice is made the first method will be employed.

(b) *First.*—To be paid in cash (without interest) to the Insured or assigns.

(c) *Second.*—To reduce the premiums due hereunder during the succeeding year; if none are due the first method will be employed.

(d) *Third.*—To purchase, at net rates by the American 3% Table, participating paid-up insurance additions, payable with this policy.

(e) *Fourth.*—To accumulate at compound interest, as a dividend fund, at such rate as may be assumed to have been earned by the Company in the declaration of dividends for that year (guaranteed to be at least 3% per annum). On receipt of satisfactory request all dividends thereafter apportioned hereto will be credited to the Premium Deposit Fund.

(f) On satisfactory request and release the reserve under any paid-up insurance additions, or the cash dividends standing to the credit of the policy, will be paid in cash or applied as a net pre-

mium to aid in the conversion of the policy into a fully paid policy or a matured endowment.

5. PREMIUM DEPOSIT FUND.—(a) While this policy is in force, but not subsequent to its anniversary nearest the seventy-fifth birthday of the Insured, the Company will accept deposits on account of premiums thereafter due (but not less than five dollars at any one time), which deposits, together with any interest credited thereto, shall be known as the Premium Deposit Fund.

(b) The Company will annually, on the anniversary of this policy, credit the Premium Deposit Fund with interest at such rate as may be assumed to have been earned by the Company in the declaration of dividends for that year (guaranteed to be at least 3% per annum). Such Premium Deposit Fund shall be held and applied by the Company in the following manner:

(c) If any premium hereunder shall not be paid when due, then if the Premium Deposit Fund shall be sufficient to pay such premium the Company will credit such premium as paid and will deduct the amount thereof from such Premium Deposit Fund. In like manner and under the same condition any interest due the Company on account of any indebtedness against this policy if not paid when due, will be credited as paid and deducted from such Premium Deposit Fund.

(d) Whenever the Premium Deposit Fund shall be sufficient as a company gross premium the Company, without action on the part of the owners hereof, will deduct the amount of such premium from the Premium Deposit Fund and will convert this policy successively into (1) a fully paid life policy (with cash value at age 85 equal to the amount insured); (2) a fully paid endowment policy maturing ten years from the date of conversion. No deposit into the Premium Deposit Fund will be accepted in excess of the amount thus required to convert the policy into such paid-up endowment policy.

6. VALUES AT AGE 85 OR AT MATURITY.—This policy provides for a cash value of the amount insured hereunder on its anniversary nearest the eighty-fifth anniversary of the birth of the Insured. After such date or after any earlier date when, by the application of dividends or of premiums from the Premium Deposit Fund, this policy shall have matured as an endowment, if not then surrendered, so long as it remains in force the Company will, at the end of each year thereafter, pay to the Insured or assigns interest on the reserve hereunder at the rate assumed to have been earned by the Company in the declaration of dividends for that year (guaranteed to be at least 3% per annum), which sum shall be in lieu of all surplus due under the provision for the annual apportionment of surplus.

7. INCONTESTABILITY.—This policy, with the application herefor, constitutes the entire contract between the parties hereto and shall be incontestable after one year from its date of issue, except for non-payment of premium as stipulated, subject, however, in case of misstatement of age, to an adjustment of the insurance proportionate to the premium at the true age.

8. ASSIGNMENTS.—The Company assumes no responsibility for the validity of any assignment, and shall not be held to have notice of any assignment of this policy until the original assignment, or a copy thereof, is received at the Home Office of the Com-

pany while this policy, or any insurance guaranteed hereunder, is in force according to the Company's records; all assignments shall be subject to any interest the Company may have in this policy.

9. BENEFICIARY CLAUSES.—(a) Unless otherwise specifically provided herein, upon the death of any original or substituted beneficiary hereunder during the lifetime of the Insured, any interest of such beneficiary, and his or her assigns, shall thereupon revert to any surviving beneficiary or beneficiaries (in equal shares) then named hereunder, but if there be no such beneficiary then living to the Insured or assigns.

(b) If in the application for this policy the Insured has reserved the right to change the beneficiary, and such fact is indicated on the first page hereof, the Insured, if of legal age, may, whenever and as often as he desires, but subject to the rights of any party under any outstanding assignment made in accordance with the provisions hereof, change any beneficiary then designated hereunder and designate a new beneficiary by filing at the Home Office of the Company a written notice of such change, substantially in the form indorsed hereon. Such change shall not take effect until such written notice, duly executed by the Insured, together with this policy shall be received at the Home Office of the Company for record during the lifetime of the Insured and while any insurance hereunder is in force according to the Company's records, and a copy of such notice has been attached to or indorsed hereon. In the same manner the Insured may at any time renounce the said right to change any beneficiary, and thereafter no change shall be made in the interest of such beneficiary except on satisfactory request and release by all parties in interest.

(c) If the said right to change the beneficiary has been so reserved to and has not been renounced by the Insured, the Insured and assigns, if any, may release or assign this policy or any paid-up insurance additions or dividend fund credited thereto, to this Company for any cash, loan or other value, which may be granted in consideration therefor, and may assign it or any interest herein without the consent of any beneficiary and the interest of all beneficiaries hereunder shall be subject to such release or assignment; provided, however, that when this policy becomes payable as a death claim any interest herein not covered by an assignment by the Insured shall then be payable to the beneficiary or beneficiaries then designated.

10. CONTROL BY THE INSURED.—The Insured and assigns, if any, may change the payment of premium from annual to semi-annual or quarterly, or vice versa, and may borrow, under the conditions described in the Policy Loans provision, for the sole purpose of paying the premium or interest on any indebtedness to the Company under this policy, or both, and all interest of any beneficiary or assigns of the same shall be bound thereby.

11. COPY OF APPLICATION.—All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid or be used in defense to a claim under this policy, unless it is contained in the written application and a copy of the application is attached hereto when issued.

NON-FORFEITURE PROVISIONS.

THE RESERVES AND PREMIUMS ON WHICH THESE VALUES ARE BASED ARE COMPUTED ON THE "3% AMERICAN EXPERIENCE TABLE."

12. CASH VALUE.—At any time after the premiums for two years have been paid the Company will purchase this policy for its cash value on satisfactory release and surrender at the Home Office while it is in force, or within the thirty-one days of grace hereinbefore provided. Such cash value at the end of a fully paid policy year is the then terminal reserve for each $1,000 of insurance under this policy and under any additions credited to it, together with any cash dividends and any Premium Deposit Fund then credited thereto, less any indebtedness to the Company against this policy, and, if surrendered before the tenth policy year, less a surrender charge of 1% of the amount of such insurance; if surrendered subsequently no surrender charge will be made. At any time during a fully paid policy year such cash value is the terminal value at the end of such year discounted for the unexpired portion thereof at the rate of 3% per annum.

13. PAID-UP INSURANCE.—Or, in lieu of such cash value, upon satisfactory request by the Insured and assigns, the Company will issue a participating paid-up life policy, (with cash value at age 85 equal to the amount insured), for such amount as said cash value, less the amount of the Premium Deposit Fund, will purchase when used as a net single premium. The amount of the Premium Deposit Fund then credited hereto, if any, will be used as a single premium at the Company's gross rates to increase the amount of such paid-up policy.

14. AUTOMATIC EXTENDED INSURANCE.—If this policy shall lapse and shall not have been surrendered to the Company, the insurance without any action by the owner will be automatically extended from date of lapse, if such lapse occurs two years or more from the date hereof, by applying the cash value at such time as a net single premium to purchase non-participating term insurance for the amount insured as defined on the first page hereof. If such lapse occurs before the end of the second year from the date hereof, any cash dividend or the cash value of any additions and any Premium Deposit Fund then credited to this policy will be automatically applied to purchase term insurance in a similar manner.

15. VALUES OF PAID-UP AND EXTENDED INSURANCE.—Under the same conditions as those expressed in the cash value or loan provisions hereof, the Company will purchase or loan upon, for the full amount of the reserve thereunder, any extended insurance or paid-up insurance issued in lieu of this policy.

16. POLICY LOANS.—At any time while this policy is in force, upon its proper assignment and on its sole security, the Company will loan, at the rate of 6% per annum, any amount up to the limit secured by any cash value guaranteed hereunder. After indorsement of the loan on the policy it will be returned to the party from whom it has been received. Any interest not paid in cash will be charged against this policy so long as the total indebtedness against it does not exceed the cash value hereunder. The loan may be repaid at any time while this policy is in force, but non-payment of loan or interest will not void this policy until the indebtedness to the Company against this policy, with interest, shall equal or exceed the cash value hereunder, when this policy shall immediately cease and become void; but such termination shall not take effect until at least thirty-one days after the Company has mailed notice of the same to the Insured and assignee of record, if any, at their last known post office addresses.

17. PREMIUM LIENS.—In lieu of granting Automatic Extended Insurance on receipt of a satisfactory request in the application herefor or from the Insured and assigns, at any time while this policy is in force, the Company will, until such request is satisfactorily revoked, keep this policy in force by charging up thereafter against this policy each premium and interest payment as it becomes due (if it be not paid in cash) until such accumulated indebtedness, with interest, equals or exceeds the cash value hereunder, when this policy shall immediately cease and become void, subject, however, to the notice of termination as described in the preceding provision.

18. INTERMEDIATE VALUES.—The payment of a premium for a fraction of any policy year after the second will make a proportionate adjustment in the Non-Forfeiture Values of that year.

MINIMUM NON-FORFEITURE VALUES.

Guaranteed under "Non-Forfeiture" Provisions (after deduction of required surrender charge) provided all premiums due prior to the period designated are paid, and no indebtedness exists. Each of these values will be increased by the value of any dividends standing to the credit of this policy, and decreased, as herein provided, by the value of any indebtedness to the Company existing against it. While the insured or any beneficiary (except when the right to change the beneficiary is reserved to the insured) or any assignee under this policy is a minor, no loan can be made by the Company (except for purpose of paying current premiums) and a cash value will require a release by a duly appointed legal guardian of such minor.

NOTE.—Loan Values are available at any time. The second year loan may be secured towards payment of second year's premium.

End of Year	Cash or Loan Value	Participating Paid-up Policy.	*Automatic Extended Insurance.		End of Year	Cash or Loan Value	Participating Paid-up Policy	*Automatic Extended Insurance.	
	Per $1,000 of Insurance.		Yrs.	Days		Per $1,000 of Insurance.		Yrs.	Days
2	$ 34.93	$ 81	4	5	13	$351.88	$656	24	46
3	58.52	132	6	269	14	385.60	705	24	348
4	82.89	184	9	164	15	420.41	754	25	295
5	108.07	235	12	0	16	456.38	803	26	274
6	134.08	286	14	99	17	493.56	852	27	311
7	160.95	337	16	89	18	532.01	901	29	97
8	188.71	387	17	340	19	571.82	951	31	165
9	217.40	438	19	137	20	613.09	1000	Life	
10	257.02	508	21	112	21	624.51	.....	.....	.....
11	287.63	567	22	126	25	728.81	.....	.....	.....
12	319.23	607	23	99					

* The term of Extended Insurance begins from date when defaulted premium was due and includes the days of grace.

OPTIONS AT SETTLEMENT.

Unless otherwise provided by special indorsement, the payee of any sum payable in accordance with the provisions of this policy, may elect to have the net sum payable applied in any method described in the following Options, or divided among any two or more, provided each Option selected shall equal or exceed $500.00 in value.

1. CASH.—The payment in Cash.

2. GUARANTEED INCOME.—The payment of interest (guaranteed to be at least 3½% per annum) on the amount left with the Company as a Principal Sum, at the end of each year during the lifetime of the payee, and the payment of said Principal Sum, with any accrued and unpaid interest thereon, on the death of the said payee, to his or her executors, administrators or assigns.

3. REGULAR INSTALMENTS.—The payment of a specified number of equal annual instalments, whether the payee lives or dies, (the first instalment payable immediately), the amount of each instalment to be in conformity with the accompanying table.

4. CONTINUOUS INSTALMENT.—The payment of equal annual instalments, (the first instalment payable immediately), for *ten*, *twenty* or *thirty* years, and as many years thereafter as the payee shall live, such selected *ten*, *twenty*, or *thirty* instalments certain being paid whether the payee lives or dies, the amount of each instalment to be in conformity with the accompanying table.

5. LIFE ANNUITY.—The payment of an annuity during the lifetime of the annuitant, (the first payment payable *immediately*), the amount of each payment to be in conformity with the accompanying table.

SEMI-ANNUAL, QUARTERLY OR MONTHLY.—At the option of the owner any yearly payments may be changed to semi-annual, quarterly or monthly payments. Under options 3, 4, and 5, multiply the annual payment by .5042, .2532 or .0846 to find the semi-annual, quarterly or monthly payments respectively.

INCREASE OF INCOME AND INSTALMENT.—In addition to the guaranteed income under Option No. 2, or to the instalments payable under Option No. 3, or to the *certain* instalments payable under Option No. 4, the Company will apportion as a dividend, payable at the end of each year, such interest in excess of 3½% per annum on such Principal Sum or on the reserve under such certain instalments respectively as may be assumed to have been earned by the Company in the declaration of dividends for that year.

At any time while this policy is in force, upon the written request of the Insured, and his assigns, if any, the Company will by indorsement limit the payment of any claim by death to any one of the above described "Options at Settlement." Revocation of such limitation may be similarly secured.

Unless otherwise provided by special indorsement, if this policy is settled under the 2d Option the payees may secure the payment of the Principal Sum in cash at any time upon giving satisfactory release therefor; or if it is settled under the 3rd or 4th Options the payees may commute in one payment, discounting at the rate of 3½% per annum, any of the unpaid instalments under Option 3, or any of the unpaid instalments certain under Option 4, subsequent payments under such Options being in no wise affected by any such commutation.

$1,000 WILL PROVIDE

Under Op. 3		Under Option 4							Under Option 5	
			Minimum Amount of Instalments Certain Guaranteed						Life Annuity Immediate	
No. of Inst.	Minimum Amt. of Instal. Guarant'd	Age of Payee at Settlement	10 Instalments *M	10 Instalments *F	20 Instalm'nts *M	20 Instalm'nts *F	30 Inst M & F		*M	*F
2	$508.60	12	45.25	45.02	44.13	43.92	42.59		45.37	44.79
3	344.86	13	45.43	45.18	44.28	44.05	42.60		45.56	45.03
4	263.05	14	45.62	45.35	44.44	44.19	42.69		45.75	45.27
5	213.99	15	45.82	45.53	44.61	44.34	42.79		45.96	45.51
6	181.32	16	46.03	45.72	44.79	44.50	42.90		46.17	45.75
7	158.01	17	46.25	45.92	44.98	44.67	43.02		46.38	45.99
8	140.56	18	46.48	46.13	45.18	44.85	43.15		46.62	46.23
9	127.00	19	46.72	46.35	45.39	45.04	43.29		46.86	46.47
10	116.18	20	46.97	46.58	45.61	45.24	43.44		47.10	46.71
11	107.34	21	47.23	46.82	45.84	45.45	43.60		47.35	46.95
12	99.98	22	47.50	47.07	46.08	45.67	43.77		47.64	47.19
13	93.78	23	47.79	47.33	46.33	45.90	43.95		47.94	47.46
14	88.47	24	48.09	47.61	46.59	46.13	44.13		48.24	47.76
15	83.89	25	48.40	47.90	46.86	46.37	44.32		48.57	48.05
16	79.89	26	48.73	48.20	47.14	46.63	44.52		48.90	48.36
17	76.37	27	49.07	48.51	47.44	46.89	44.72		49.26	48.69
18	73.25	28	49.43	48.84	47.75	47.16	44.93		49.63	49.02
19	70.47	29	49.81	49.18	48.07	47.44	45.15		50.00	49.38
20	67.98	30	50.21	49.54	48.40	47.73	45.37		50.43	49.75
21	65.74	31	50.63	49.91	48.74	48.03	45.60		50.84	50.13
22	63.70	32	51.06	50.29	49.10	48.34	45.83		51.31	50.53
23	61.85	33	51.51	50.69	49.47	48.66	46.07		51.79	50.94
24	60.17	34	51.99	51.10	49.86	48.99	46.31		52.27	51.39
25	58.62	35	52.50	51.53	50.26	49.34	46.56		52.80	51.84
26	57.20	36	53.03	51.98	50.69	49.70	46.81		53.36	52.30
27	55.90	37	53.58	52.44	51.14	50.08	47.07		53.94	52.80
28	54.69	38	54.15	52.92	51.61	50.47	47.33		54.53	53.30
29	53.57	39	54.75	53.42	52.09	50.87	47.59		55.19	53.85
30	52.53	40	55.38	53.94	52.58	51.29	47.86		55.83	54.38
31	51.57	41	56.05	54.48	53.09	51.72	48.14		56.56	54.98
32	50.67	42	56.74	55.03	53.61	52.17	48.42		57.31	55.56
33	49.83	43	57.47	55.60	54.15	52.63	48.69		58.07	56.18
34	49.04	44	58.24	56.21	54.70	53.11	48.95		58.93	56.82
35	48.31	45	59.06	56.85	55.26	53.60	49.21		59.77	57.50
36	47.62	46	59.93	57.54	55.83	54.11	49.46		60.72	58.21
37	46.97	47	60.84	58.27	56.42	54.64	49.71		61.69	58.96
38	46.36	48	61.80	59.03	57.02	55.18	49.95		62.70	59.74
39	45.79	49	62.81	59.83	57.62	55.74	50.18		63.78	60.53
40	45.24	50	63.87	60.67	58.22	56.31	50.41		64.89	61.39
41	44.73	51	64.98	61.56	58.81	56.89	50.63		66.09	62.31
42	44.25	52	66.13	62.49	59.40	57.47	50.84		67.34	63.29
43	43.79	53	67.33	63.48	59.99	58.06	51.05		68.68	64.27
44	43.36	54	68.58	64.52	60.57	58.67	51.25		70.08	65.36
45	42.95	55	69.88	65.62	61.13	59.27	51.43		71.58	66.53
46	42.56	56	71.24	66.79	61.68	59.86	51.59		73.26	67.84
47	42.19	57	72.66	68.03	62.21	60.44	51.74		75.02	69.25
48	41.84	58	74.13	69.34	62.71	61.02	51.88		76.92	70.77
49	41.51	59	75.63	70.73	63.20	61.59	52.01		78.86	72.41
50	41.19	60	77.17	72.20	63.68	62.16	52.12		80.97	74.18
		61	78.74	73.68	64.14	62.72	52.21		83.26	76.10
		62	80.36	75.24	64.58	63.26	52.28		85.02	78.13
		63	82.00	76.86	64.99	63.78	52.34		88.18	80.32
		64	83.69	78.56	65.38	64.28	52.39		90.83	82.71
		65	85.41	80.33	65.74	64.76	52.43		93.72	85.25
		66	87.00	81.99	66.08	65.21	52.46		96.71	87.95
		67	88.61	83.69	66.40	65.64	52.48		100.00	90.91
		68	90.24	85.44	66.68	66.03	52.50		103.41	94.07
		69	91.88	87.22	66.93	66.37	52.51		107.07	97.47
		70	93.52	89.02	67.14	66.67	52.52		110.99	101.11
		71	95.16	90.84	67.32	66.93	52.53		114.81	104.71
		72	96.78	92.65	67.47	67.16	52.53		118.91	108.70
		73	98.39	94.46	67.59	67.35	52.53		123.30	112.74
		74	99.97	96.25	67.69	67.50	52.53		128.04	117.23
		75	101.50	98.01	67.77	67.62	52.53		132.98	121.80

*"M" signifies male. "F" signifies female.

For ages under 12 use amounts opposite age 12.

" " over 75 " " " " 75.

Issued as a part of and attached to Policy No. [illegible] on the life of *John H. Thornton*

PREMIUM. In consideration of the application hereof, which is made a part of this contract and a copy of which is attached hereto, and of a premium of [illegible] payable *annually* in addition to and together with the premium provided for under said policy, until the insured thereunder attains the age of sixty years, or until the premiums under said policy are fully paid, if prior thereto, the following disability benefits are hereby made a part of said policy.

LOSS INCOME PAYABLE MONTHLY AND WAIVER OF PREMIUMS.—If, while said policy is in force and there is no default in payment of any premium hereunder or under said policy, due proofs shall be received at the Home Office of the Company that the insured thereunder, before attaining the age of sixty years, had become totally disabled through sickness or accident, so that he had been for at least sixty days just preceding, is then and presumably will be thereby permanently incapacitated from engaging in any gainful occupation, the Company will, during the lifetime of the insured and while such total disability continues, waive each subsequent premium hereunder and under said policy as it shall become due, and, beginning six months after receipt of such proof of disability, will pay to the insured a monthly income of *One Hundred* Dollars.

POLICY PAYABLE AT DEATH OR MATURITY.—Upon the death of the insured or at maturity the policy will be payable in accordance with its terms without deduction on account of any payments made or premiums waived by the Company under these disability provisions. The non-forfeiture values and dividends thereunder will be the same as if the premiums so waived were paid in cash, and if dividends had been used to reduce premiums they will be paid to the insured or assigns in cash.

MISSTATEMENT OF AGE.—In case of misstatement of the age of the insured hereunder, the amount of the income payments herein provided for shall be subject to an adjustment proportionate to the premium at the true age and a return of any excess payments which may have been made by the Company.

PROOF OF DISABILITY AND RECOVERY FROM DISABILITY.—Should a claim for disability benefits be made hereunder, the Company may require proof of the age of the insured and may also require as a part of the proof of such disability that one of its medical examiners be allowed the opportunity of satisfying himself by personal examination, as to the disability of the insured, and the Company may also require proof of the continuance of such disability in like manner, but not more frequently than once a year. Should the insured fail to furnish such proof or refuse to permit such examination, or become able to pursue some gainful occupation, then all premiums thereafter falling due under the contract as originally made must be paid to the Company in manner as described therein, and the monthly income hereinbefore provided for shall immediately cease.

DISABILITY ACCEPTED AS TOTAL AND PERMANENT.—Without prejudice to any other provision, it is understood that the total and permanent loss of the use of both hands or of both feet, or of one foot and one hand, or of the sight of both eyes, shall constitute permanent total disability within the meaning of the above provision.

PROVISION MAY BE DISCONTINUED.—This provision may be discontinued on any anniversary of said policy by filing with the Company a satisfactory request therefor, together with this agreement for cancellation.

EFFECT OF MILITARY, NAVAL AND RED CROSS SERVICE.—This provision shall automatically terminate if and when the insured during the first two years from the date of the policy shall engage in any military, naval, Red Cross or other Relief Service outside of continental United States and Canada, and the waters within three miles of their coast lines. In event of such termination a pro rata refund of the premium for this benefit will be made for the unexpired period already paid for.

Dated at Hartford, Conn., this *First* day of *June*, 1917.

PHOENIX MUTUAL LIFE INSURANCE COMPANY,

S. H. CORNWELL,
Secretary.

Countersigned:

.....
Registrar.

APPLICATION.

I hereby declare and agree that the foregoing statements and those made to the Medical Examiner appearing in Part II of this application are full, complete and true, and that the insurance hereby applied for shall not take effect until the issuance of a policy and the payment of the first premium thereon, except as provided in the Binding Receipt bearing the same number herewith. I furthermore agree that my death from suicide, while sane or insane, within one year from the date of any policy issued hereon, shall reduce the Company's liability thereunder to the amount of the cash premiums paid thereon.

MEDICAL EXAMINER'S FORM.

I hereby certify that I have read the above answers before signing, and that they have been correctly written as given by me and that they are full, complete and true.

This contract is free from conditions as to travel, residence or occupation. No extra premium or permit will be required for military or naval service in time of war or in time of peace.

WAR CLAUSE.

This policy is free from all restrictions or conditions regarding Military, Naval or Red Cross Service, in peace or war, within the continental United States, including the waters within three miles of its coast line.

If the Insured hereunder shall die during the first two years from the date hereof as a result, directly or indirectly, of engaging in any Military, Naval or Red Cross Service outside of the continental United States and the three mile limit above described, the amount payable hereunder shall be limited to one-fifth of the amount of insurance described on the first page hereof, unless, before leaving the continental United States, the Insured hereunder shall secure from the Company a permit for such service signed by an executive officer, and shall pay any extra premium or premiums which may be charged therefor, (a grace of 31 days being allowed for payment of same), which extra premiums will not exceed the sum of ten per centum (10%) annually of the amount of insurance described on the first page hereof. No extra premium will be required after two years from date of policy.

If any such extra premium is paid under this policy, the Company, within one year from the close of the war, will refund to the owners of this policy, or the beneficiaries hereunder if it has become a claim by death, any part of such extra premiums paid hereunder which shall not be required to meet the proportionate part of the death losses due directly or indirectly to the service for which the extra premium was paid.

Dated at Hartford, Conn., this *First* day of *June*, 1917.

PHOENIX MUTUAL LIFE INSURANCE COMPANY,

S. H. CORNWELL,
Secretary

20 PAYMENT LIFE POLICY.

No. 99,999. AGE, 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $337.30.

PRESBYTERIAN MINISTERS' FUND, PHILADELPHIA.

Does Hereby Promise to Pay *Ten Thousand* Dollars to the executors, administrators or assigns of the Insured, on the receipt of due proof of the decease of *William Penn* provided this policy shall be then in force.

This policy is issued and accepted in consideration of the guaranteed conditions, values and options of settlement on the reverse side hereof, and of the sum of *Three hundred thirty-seven* dollars and *thirty* cents, to be paid in advance, and of a like sum to be paid on the *fourth* day of *March* in every year thereafter during *twenty years* of *his* life.

In Testimony Whereof, the said Corporation has hereto affixed its Corporate seal, with the signature of the President, duly attested by the signature of the Secretary, at Philadelphia, Pennsylvania, this *fourth* day of *March* in the year of our Lord one thousand nine hundred and *seventeen*.

A. M. CLIFFORD, *Secretary.* PERRY S. ALLEN, *President.*

GUARANTEED CONDITIONS OF THIS POLICY.

I. This policy will be incontestable on payment of first annual premium and after one year from date of policy, except for non-payment of premiums. It will be non-forfeitable after payment of the third annual premium.

II. Any error in stating the age of the insured will be adjusted by the Fund paying such amount as the premium actually paid will purchase at the correct age.

III. In case of default in premium, this policy will be carried for one year to permit of payment of same without interest, and in event of lapse it will be revived at any time at the request of the insured, on satisfactory medical examination, and the payment of arrears with interest. If this policy shall lapse through non-payment of premium after three annual premiums have been paid, the Fund will secure to the owner thereof a form of insurance, the net value of which shall be equal to the full reserve on the policy, and on any dividend additions thereto at the date of default, according to the American Experience Table of Mortality with interest at three per cent., less any existing indebtedness to the Fund on the policy. At the end of the third and succeeding years, the cash value is the full reserve, and the paid-up and extension values are the equivalents thereof. The stipulated values of this policy shall be correspondingly increased for any fractional portion of the year's premium which has been paid. This non-forfeiture value shall be secured to the owner of the policy through one of the following provisions:

(1) The automatic extension of the net amount insured by this policy for the number of years and days stated below (see XII-Table C), at the expiration of which time the insurance shall cease; or—

(2) The issue of paid-up participating insurance payable at death for the sum provided for below (see XII-Table B), upon written application thereto by the owner of the Policy and the legal surrender of all claims hereunder to the Fund at its Home Office within one month after lapse; or—

(3) The payment of the cash surrender value provided for

below (see XII - Table A), on surrender of the policy and all claims hereunder to the Fund within one month from date of lapse.

IV. When this policy shall become a claim by the death of the insured, settlement, less any indebtedness on the policy, will be made upon receipt of due proof of death.

V. On the written request of the insured, the beneficiary in this policy may be changed at any time, provided the policy is not in the hands of an assignee, and this change of beneficiary shall take effect when approved by the Fund.

VI. Any assignment of this policy shall be furnished to the Fund and a duplicate thereof attached hereto. Any claim against the Fund arising under any assignment of this policy shall be subject to proof of interest. No assignment shall impose any obligation on the Fund unless notified of same at the time of the assignment and until it has received the original thereof with approval of the Fund; nor does the Fund guarantee the sufficiency or the validity of any assignment.

VII. This policy shall participate in the surplus, and upon date of the second year's premium and upon date of each subsequent year's premium, as provided in the policy, the Fund shall determine and account for the proportion of the divisible surplus accruing thereto. These dividends, at the option of the insured, will be applied in any year to reduce the premium; to increase the amount of insurance; or to accumulate to the credit of the policy at three and one-half per cent. compound interest per annum, which accumulation will be payable at the maturity of the policy or may be withdrawn at any premium anniversary. If no other option is selected dividends shall be paid in cash.

VIII. This policy is free of conditions as to residence, travel or occupation. The policy constitutes the entire contract between the parties thereto.

IX. Premiums are due and payable at the Home Office of the Fund, in the City of Philadelphia, as herein provided, in exchange for receipts signed by the president, vice-president, treasurer, secretary or actuary. Any part of the year's premium remaining unpaid will be deducted from the sum payable under this policy.

X. After three full years' premiums have been paid the company at any time while the policy is in force will advance, on proper assignment of the policy and on the sole security thereof, at 4% per annum, a sum equal to, or at the option of the insured, less than, the full reserve at the end of the current policy year on the policy and on any dividend additions thereto, according to the American Experience Table of Mortality with interest at 3% per annum. There shall be deducted from such loan value any existing indebtedness on the policy, and any unpaid premium or balance of premium for the current policy year, and interest shall be payable in advance on the loan to the end of the current policy year. Failure to repay any such loan or advance or to pay interest shall not avoid the policy unless the total indebtedness thereon shall equal or exceed such loan value at the time of such failure nor until one month after notice shall have been mailed by the Fund to the last known address of the insured and of the person to whom the loan was made, and of any assignee known to the Fund.

XI. It is further agreed that this policy shall not take effect until the first premium shall have been actually paid and receipted therefor, or a note given and accepted for the same, which note is collectible and must be paid in any event; and furthermore, that the foregoing settlement on this policy shall be made within thirty days of issue of same and during the lifetime and good health of the insured. On default of payment of note for first annual premium on its maturity, this policy shall become null and void, subject, however, to reinstatement on collection of note and on satisfactory evidence of insurability; nor are agents authorized to make, alter or discharge this or any other contract in relation to this insurance, or to waive any forfeiture hereunder, or to grant permits

XII. When a loan on this policy is continued beyond one year, the interest rate on same shall be 5%, unless paid strictly in advance, when the rate shall be 4%.

GUARANTEED OPTIONS OF SETTLEMENT ON THIS POLICY AT THE END OF 20 YEARS.

1. To surrender the policy and take its full cash value which which will be Sixty Hundred and Ninety Dollars;

2. Or, to take a full paid policy, payable at death, which will be Ten Thousand Dollars;

3. Or, to surrender the policy for an annuity for life, which will be Four Hundred and Ninety Dollars;

4. Or, in event of death at any time the policy may be paid in equal annual instalments as per XIII. Instalment Tables A, B, or, these instalments may be made in monthly payments with interest on same added thereto at the rate of 3% per annum.

XII. GUARANTEED TABLES OF VALUES.

For full explanation of following Tables of Values consult Guaranteed Condition III as above.

Annual Premiums Paid.	TABLE A Cash or Loan Values.	TABLE B Paid-up Insurance Values.	TABLE C Extended Insurance for	
3	$ 680 00	$ 1530 00	7 years.	334 days.
4	920 00	2040 00	10 "	212 "
5	1170 00	2550 00	13 "	14 "
6	1430 00	3060 00	15 "	75 "
7	1700 00	3560 00	17 "	28 "
8	1970 00	4070 00	18 "	246 "
9	2260 00	4570 00	20 "	16 "
10	2550 00	5060 00	21 "	81 "
11	2860 00	5560 00	22 "	93 "
12	3170 00	6050 00	23 "	64 "
13	3500 00	6550 00	24 "	8 "
14	3830 00	7040 00	24 "	307 "
15	4180 00	7530 00	25 "	249 "
16	4540 00	8020 00	26 "	220 "
17	4910 00	8510 00	27 "	247 "
18	5290 00	9000 00	29 "	9 "
19	5680 00	9500 00	31 "	25 "
20	6090 00	10000 00	Full Paid.	

Should any indebtedness exist it shall be deducted from the cash value of the policy, and the other values shall be correspondingly reduced. The cash value of any paid-up or extension granted upon the lapse of this policy will be the full reserve at the time of surrender, less any indebtedness to the Fund under the policy, and will be paid to the owner or owners thereof,, upon request and proper release.

XIII. INSTALMENT TABLES.

The amount of this policy, when it becomes a claim, may be made payable at the option of the beneficiary, unless otherwise directed by the insured in writing filed with the Fund, in such number of instalments, two to thirty, as may be chosen in accordance with Table A of instalment values printed below. Similarly, the amount of this policy, when it becomes a claim, may be made payable in annual instalments for twenty years guaranteed, and as much longer thereafter as the beneficiary may live, in accordance with Table B of instalment values printed below.

These tables are based upon a policy, the proceeds of which are One Thousand Dollars, and apply *pro rata* to this policy.

TABLE A		TABLE B			
Number of Annual Instalments.	Amount of Each Instalment.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment Guaranteed throughout 20 Years and so much longer as the Beneficiary may live.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment Guaranteed throughout 20 Years and so much longer as the Beneficiary may live.
2	$507 39	10	$39 52	40	$49 95
3	343 23	11	39 70	41	50 55
4	261 19	12	39 89	42	51 17
5	211 99	13	40 08	43	51 81
6	179 22	14	40 28	44	52 46
7	155 83	15	40 49	45	53 12
8	138 31	16	40 71	46	53 80
9	124 69	17	40 94	47	54 50
10	113 82	18	41 18	48	55 19
11	104 93	19	41 43	49	55 89
12	97 54	20	41 69	50	56 59
13	91 29	21	41 96	51	57 29
14	85 95	22	42 24	52	57 98
15	81 33	23	42 53	53	58 66
16	77 29	24	42 84	54	59 33
17	73 74	25	43 16	55	59 97
18	70 59	26	43 49	56	60 58
19	67 78	27	43 84	57	61 17
20	65 26	28	44 21	58	61 72
21	62 98	29	44 59	59	62 24
22	60 92	30	44 98	60	62 71
23	59 04	31	45 39	61	63 15
24	57 33	32	45 82	62	63 54
25	55 76	33	46 27	63	63 89
26	54 31	34	46 74	64	64 19
27	52 97	35	47 23	65	64 45
28	51 74	36	47 73	66	64 67
29	50 60	37	48 26	67	64 85
30	49 53	38	48 80	68	64 99
		39	49 36	69	65 09
				70 & over	65 16

The instalments under Table A, or the instalments certain under Table B, after the first, will be increased by such surplus annually as may be apportioned by the Fund.

The commuted value of any unpaid instalments under Table A, or the commuted value of any unpaid instalments certain under Table B, will be calculated by the Fund at any time upon the same basis (three per cent. compound interest) as the instalments were granted, and will be paid to the owner or owners of the policy upon request and proper release.

APPLICATION.

MEDICAL EXAMINER'S FORM.

I hereby further declare that I have read and understood all the above questions put to me by the Medical Examiner and the answers thereto, and that the same are true, and that I am the same person described as above; and I hereby warrant that there is not, and there has not been, any concealment of facts regarding my past and present state of health and habits of life, or my personal history, and the same are offered to the PRESBYTERIAN MINISTERS' FUND as a consideration of the contract.

20 PREMIUMS ENDOWMENT AT 75

No. 99,999. AGE 35.
AMOUNT, $10,000. PREMIUM, $346.50.

THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA

In Consideration of the Application for this Policy and payment of the first Premium of *Three hundred and forty-six 50/100* Dollars, receipt of which is hereby acknowledged, and payment of the *Yearly* premium of *Three hundred and forty-six 50/00* Dollars on or before the *First* day of *Sixth* month in every year hereafter until *Twenty* full years' Premiums shall have been paid, or until the prior death of *John Doe* of *Philadelphia, Philadelphia* County, *Pennsylvania* (hereinafter called the Insured), Promises to Pay the sum of *Ten Thousand* Dollars, as follows:

(1) PAYMENT IF INSURED SHALL LIVE TO MATURITY OF ENDOWMENT: If the Insured shall be living on the *First* day of *Sixth* month, One thousand nine hundred and *fifty-seven,* the Company will pay said sum to the Insured or *his* Assigns, with right reserved to the Insured to change the Endowment Recipient.

(2) PAYMENT IF INSURED SHALL DIE BEFORE MATURITY OF ENDOWMENT: If the Insured shall die before the Maturity of the Endowment, the Company will pay said sum to *his wife, Mary Doe, if living; otherwise to his* Executors, Administrators or Assigns, with right reserved to the Insured to change the Beneficiary.

PAYABILITY OF POLICY: This Policy will be due and payable under the terms thereof only upon surrender and delivery of the Policy to the Company; and, in addition thereto, (1) upon due written proof produced to the Company that the Insured is living at the Maturity of the Endowment, if a person or party other than the Insured shall be then entitled to receive the proceeds of the Policy; or, (2) upon due written proof produced to the Company, establishing the death of the Insured during the continuance of the Policy. All sums payable by the Company under this Policy, are payable at its Home Office.

INDEBTEDNESS TO THE COMPANY TO BE DEDUCTED: When this Policy may become payable there shall be first deducted any indebtedness to the Company for which the Policy or the cash value thereof may be pledged, and also any unpaid portion of the premium for the current Policy Year within which the Insured may die. The balance then remaining will be the proceeds of the Policy payable in one cash sum or available for any applicable Optional Method of Settlement.

DEFINITION OF TERMS: The Maturity of the Endowment is the date named in the Policy for payment of the proceeds thereof if the Insured shall be then living. The Endowment Recipient is the person or party named in or endorsed on the Policy as the person or party to whom the Policy is payable at the Maturity of the Endowment. The Beneficiary is the person or party named in or endorsed on the Policy as the person or

party to whom the Policy is payable if it should become a claim by the death of the Insured. An Assignee is a person or party to whom the Policy may have been lawfully transferred by an instrument other than a change of Endowment Recipient made in manner prescribed by the Policy, or other than a change of Beneficiary made in manner prescribed by the Policy.

CHANGE OF ENDOWMENT RECIPIENT AND CHANGE OF BENEFICIARY: The Insured, if of full age, may change and successively change the Endowment Recipient, whether original or substituted, without the consent of the Endowment Recipient, if such right has been reserved to the Insured; and may change and successively change the Beneficiary, whether original or substituted, without the consent of the Beneficiary, if such right has been reserved to the Insured; Provided, that in any change as aforesaid the interest of any newly designated Endowment Recipient and the interest of any newly designated Beneficiary shall be subject to the right of any prior Assignee of the Policy. The Insured may declare the designation of any Endowment Recipient to be irrevocable and may also declare the designation of any Beneficiary to be irrevocable. During the life of any Irrevocably Designated Endowment Recipient or Irrevocably Designated Beneficiary, the Insured shall not have the right to revoke or change the designation of such Endowment Recipient or such Beneficiary without the written consent of such Endowment Recipient or such Beneficiary, filed with the Company at its Home Office. If any Endowment Recipient revocable or irrevocable, or if any Beneficiary, revocable or irrevocable, dies before the Insured, the interest of such Endowment Recipient or such Beneficiary shall vest in the Insured, unless otherwise specifically provided. Every change of Endowment Recipient or change of Beneficiary, or change from revocable or irrevocable designation of either thereof, must be made by written direction of the Insured, or by written direction of the Insured and Irrevocably Designated Endowment Recipient or Irrevocably Designated Beneficiary, as the case may be, and filed with the Company at its Home Office, accompanied by the Policy, and the Company shall be charged with notice thereof only when endorsed on the Policy by the Company.

PREMIUMS: A grace of thirty-one days from the due date named in this Policy for the payment of every premium after the first, is hereby granted, subject to interest at the rate of six per cent. per annum on the deferred payment. The Insurance shall continue in force during said grace period, and if the Insured shall die during said period, the overdue premium will be deducted in any settlement under the Policy. Except as herein provided, the payment of any premium shall not keep the Policy in force beyond the date when the next premium shall be due. All premiums are payable in advance at the Home Office of the Company, or to any agent of the Company, upon delivery of a receipt signed by the President, Vice-President, Actuary, Secretary, Treasurer or Assistant Treasurer of the Company, and countersigned by its agent. The Policy is a receipt for the first premium.

DIVIDENDS: The proportion of surplus accruing upon the Policy (hereinafter called Dividends) shall be ascertained and distributed yearly and not otherwise, as follows: Upon a written request by the Insured or owner of the Policy, filed with the Company at its Home Office not later than thirty-one days after any anniversary of this Policy, current Dividends accruing as aforesaid shall be either: (a) payable in cash; or (b) applicable to the payment of any premium or premiums upon the Policy; or (c) used to purchase participating Paid-Up Additions to the Policy; or (d) left to accumulate to the credit of the Policy with interest at such rate as the Company may each year declare

thereon, but never less than three per cent. per annum, payable when the proceeds of the Policy may become payable, or withdrawable in cash at any anniversary of the Policy on demand. Any request so made shall remain in effect until superseded by another request made in like manner for disposition of Dividends in one of the other ways aforesaid. If no request shall be made, Dividends will be paid in cash under the terms of clause (a), unless otherwise required by the law of the State in which the Policy may have been delivered, in which case (no request having been made as aforesaid) Dividends will be applied according to the requirement of such law.

ASSIGNMENTS: No Assignment of this Policy shall be of any force or effect so far as the Company may be concerned, unless in writing and until the original or a duplicate thereof is filed at its Home Office. The Company assumes no responsibility for the validity of any Assignment.

SUICIDE: If the Insured shall within one year after the date of issue of this Policy die by his or her own hand or act, whether sane or insane, this Policy shall be valid only for an amount equal to the Reserve thereon, and for no other amount whatsoever.

INCONTESTABILITY: This Policy, together with the application therefor, a copy whereof is attached to the Policy and made a part thereof, constitutes the entire contract between the parties and shall be incontestable after one year from its date of issue, except for non-payment of premium. If the age of the Insured has been misstated, the amount payable under the Policy shall be the amount which the premium paid would have purchased under the Policy at the correct age. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this Policy or be used in defense of a claim unless it is contained in the application and a copy of such application is attached to this Policy when issued.

AGENTS ARE NOT AUTHORIZED to extend the time for payment of premiums or other moneys due to the Company, nor to modify the terms of the Policy in any way, nor to bind the Company by making any promise or by accepting any representation or information not contained in the application for the Policy.

RE-INSTATEMENT: This Policy may be re-instated at any time after the date of default in the payment of any premium, if the Policy shall not have been surrendered to the Company for its cash value, or if the period for which the Policy may have been continued as Extended Term Insurance, shall not have expired or shall not have exceeded three years from the date of default aforesaid, upon evidence of insurability satisfactory to the Company and payment of arrears of premium, with interest at six per cent. per annum, and also upon the payment or re-instatement of any other indebtedness to the Company under this Policy, with interest at six per cent. per annum.

LOANS: After premiums for three full years shall have been paid, the Company, at any time while the Policy shall be in force and not assigned or pledged to any other person or party and not continuing as Extended Term Insurance, will lend, upon proper assignment and delivery of the Policy and on the sole security thereof, with interest at the rate of six per cent. per annum, a sum equal to, or, at the option of the Insured or owner of the Policy, less than, the Loan Value of the Policy, including any Paid-Up Additions thereto, at the end of the then current Policy year, according to the Table of Loan Values contained in the Policy, less any existing indebtedness to the Company for which the Policy or the cash value thereof may have been pledged, and also less any unpaid balance of the premium for the then current Policy year, and also less interest to the end

of the then current Policy year on the total amount loaned; Provided that the grant of such loan, other than to pay premiums on Policies in this Company, may be deferred by the Company for a period not exceeding ninety days after application therefor shall have been made. Failure to pay said loan or interest thereon shall not avoid the Policy unless the total indebtedness thereon to the Company shall equal or exceed the Loan Value at the time of such failure, according to said Table of Loan Values, nor until one month after notice shall have been mailed by the Company to the last known address of the Insured and any assignee of record at the Home Office of the Company. No loan will be made on this Policy if continuing as Extended Term Insurance. All or any part of the amount loaned on this Policy may be repaid at any time at the Home Office of the Company. The Loan Value for each Policy year shown by said Table of Loan Values is the cash value of the Policy at the end of the Policy year, diminished by one per cent. of the amount insured, and is not in any case less than the Reserve on this Policy at the end of the Policy year, diminished by two and one-half per cent. of the amount insured.

NON-FORFEITURE PROVISIONS

AUTOMATIC PAID-UP INSURANCE: After premiums for two full years shall have been paid, if default in the payment of any subsequent premium shall have continued until the expiration of the grace period, this Policy, without any action on the part of the Insured or any other person or party, will be valid for participating Paid-Up Insurance, payable in the same manner and at the same time and upon the same terms in this Policy expressed, but for a less amount. The amount of such Paid-Up Insurance will be the amount which the cash value of the original Insurance represented by this Policy, diminished by any indebtedness to the Company for which this Policy or the cash value thereof may be pledged, will purchase, at the attained age of the Insured, at net single premium rates according to the American Experience Table of Mortality with interest at three and one-half per cent. per annum. All Paid-Up Additions which may be outstanding at the time this Policy may become valid for Paid-Up Insurance, will be automatically transferred to the credit of such Paid-Up Insurance.

EXTENDED TERM AND PURE ENDOWMENT INSURANCE: After premiums for two full years shall have been paid, then within thirty days after the expiration of the grace period allowed for the payment of any premium in default, a writing may be filed with the Company, executed by all persons and parties having any ownership in the Policy, electing that in lieu of participating Paid-Up Insurance, the Policy shall continue as non-participating Extended Term Insurance dating from the due date named in the Policy for payment of the premium in default and not dating from the expiration of the grace period allowed for the payment of said premium; or such writing may be filed with the Company at any time in advance of such default, to take effect if such default should thereafter occur; but such writing, if so filed in advance, will not be valid at the time such default may occur, if any right in the Policy should have in the meantime intervened and continue to exist in any assignee or in any other person or party at the time of such default, without the written assent of such assignee or other person or party. The amount of Extended Term Insurance aforesaid will be the amount of the Insurance originally represented by this Policy and any Paid-Up Additions thereto, diminished by any indebtedness to the Company for which the Policy or the cash value thereof may be pledged at the date of said default. The period of Extended Term Insurance aforesaid will be the period which the cash value of the Insurance originally represented by this Policy and

any Paid-Up Additions thereto, diminished by any indebtednes to the Company for which the Policy or the cash value therec may be pledged, will purchase at the attained age of the In sured, at net single premium rates according to the America Experience Table of Mortality with interest at three and one half per cent. per annum. No provision above expressed sha operate to continue this Policy as Extended Term Insurance be yond the Maturity of the Endowment. If the sum applicable t the purchase of Extended Term Insurance as aforesaid shall ex ceed the sum required to continue the Policy in force as Ex tended Term Insurance to the Maturity of the Endowment, the the excess shall be applied at the date of default as aforesaid to purchase at the then age of the Insured, at net single pre mium rates according to the American Experience Table of Mor tality with interest at three and one-half per cent. per annum Non-Participating Pure Endowment Insurance payable at th Maturity of the Endowment, if the Insured shall be then livin

CASH VALUE OF ORIGINAL INSURANCE: After premiums fo two full years shall have been paid, upon lawful surrender an delivery of this Policy to the Company by the united act of a persons and parties having any interest or ownership therein, a any time within thirty days after the expiration of the grac period allowed for the payment of any premium in default, th Company, in lieu of Paid-Up Insurance as aforesaid, or in lie of Extended Term and Pure Endowment Insurance as aforesaid will pay the Cash Value of the Policy, computed upon the Re serve thereof at the time of said default, by the method set ou below, first deducting from such Cash Value any indebtednes to the Company for which the Policy or the Cash Value thereo may be pledged; Provided that such payment may be deferre by the Company for a period not exceeding ninety days afte application therefor shall have been made.

COMPUTATION OF CASH VALUE: The Cash Value shown i the Table of Non-Forfeiture Values herein contained has refer ence to each One Thousand Dollars of Insurance originally rep resented by this Policy. At the end of the tenth and each suc ceeding Policy year, said Cash Value is the Reserve correspondin to each One Thousand Dollars of Insurance as aforesaid, omittin from the Reserve any fraction of a dollar. At the end of Polic years two to nine inclusive, said Cash Value is the Reserve a aforesaid, diminished by a cash sum as follows: For the secon third, fourth and fifth Policy years, Ten Dollars; for the sixt Policy year, Eight Dollars; for the seventh Policy year, Si Dollars; for the eighth Policy year, Four Dollars; for the nint Policy year, Two Dollars.

COMPUTATION OF RESERVE: The Reserve on this Policy is com puted according to the American Experience Table of Mortalit with interest at three and one-half per cent. per annum.

CASH VALUE OF PAID-UP ADDITIONS: Any Paid-Up Addition to this Policy may be surrendered at any time for a cash valu ascertained by the same method used in computing the cas value of the original Insurance represented by the Policy; Pro vided that payment of such cash value may be deferred by th Company for a period not exceeding ninety days after applica tion therefor shall have been made. The cash value of any Paid Up Additions so surrendered, shall be first diminished by an indebtedness to the Company for which such Additions may b pledged.

CASH VALUE OF PAID-UP INSURANCE OR EXTENDED TERM INSURANC If this Policy shall have become valid for Paid-Up Insuranc or if it shall be continuing as Extended Term Insurance, the and in either such case, upon lawful surrender and deliver of the Policy as aforesaid, the Company will pay a cash valu equal to the Reserve on such Paid-Up Insurance or on suc

Extended Term Insurance, as the case may be, at the time of such surrender, first deducting from such cash value any indebtedness to the Company for which the Policy or the cash value thereof may be pledged; Provided that such payment may be deferrred by the Company for a period not exceeding ninety days after application therefor shall have been made.

THE NON-FORFEITURE VALUES set out in the Table contained in this Policy are computed upon the bases (a) that the date of default in the payment of the premium is the end of the Policy year, and (b) that at the date of default in the payment of the premium there is no indebtedness to the Company for which the Policy or the cash value thereof may be pledged.

OPTIONAL METHODS OF SETTLEMENT: The provisions printed on the third page hereof entitled "Optional Methods of Settlement", are hereby made a part of this Policy.

TABLE OF NON-FORFEITURE VALUES AND LOAN VALUES FOR EACH $1000 ORIGINALLY INSURED BY THIS POLICY

Years in Force	Paid-up Insurance	EXTENDED TERM INSURANCE		Pure Endowment Insurance	Cash Value	Loan Value	Years in Force	Paid-up Insurance	EXTENDED TERM INSURANCE		Pure Endowment Insurance	Cash Value	Loan Value
		Years	Days						Years	Days			
2	$ 79	3	259	.....	$ 32	.....	14	$ 710	25	336	.....	$375	$365
3	131	6	111	.....	54	$ 44	15	758	25	.....	$181	410	400
4	185	9	34	.....	78	68	16	806	24	.....	359	446	436
5	237	11	244	.....	102	92	17	855	23	.....	532	484	474
6	293	14	89	.....	129	119	18	902	22	.....	694	523	513
7	349	16	185	.....	157	147	19	951	21	.....	850	564	554
8	404	18	169	.....	186	176	20	1000	.....	.....	.....	606	596
9	459	20	55	.....	216	206	21	.....	.....	.....	.....	621	611
10	513	21	226	.....	247	237	22	.....	.....	.....	.....	635	625
11	562	22	283	.....	277	267	23	.....	.....	.....	.....	650	640
12	613	23	325	.....	309	299	24	.....	.....	.....	.....	665	655
13	661	24	318	.....	341	331	25	.....	.....	.....	.....	680	670

The Non-Forfeiture and Loan Values for Policy years succeeding the twenty-fifth, and the Cash and Loan Values for Paid-Up Additions, will be computed by the methods used in computing the corresponding values in the above Table.

The Loan Value shown in the above Table for the end of each successive Policy year, is available (less interest to the end of the Policy year) at any time during such Policy year, subject to the provisions of this Policy concerning "Loans."

In Witness Whereof, The Provident Life and Trust Company of Philadelphia has executed this Policy, signed by its President or Vice-President, under its corporate seal, duly attested, this *First* day of *Sixth* month, One thousand nine hundred and *seventeen.*

ASA S. WING,
President.

ATTEST:
D. G. ALSOP,
Actuary.

OPTIONAL METHODS OF SETTLEMENT

DEFINITION OF TERMS NOT PREVIOUSLY DEFINED

ELECTED INSTALLMENTS OF INCOME are the full number of yearl Installments of Income payable for a designated number of year certain as chosen by an Election under "Option 3" or "Option 4 or "Option 5".

THE PAYEE is (a) any natural person entitled to receive th benefits of the Policy under "Option 1"; or (b) any natural perso entitled to receive a Life Annuity under "Option 2"; or (c) an person or party entitled to receive the Elected Installments o Income chosen by an Election under "Option 3"; or (d) any nat ural person entitled to receive the Elected Installments of Incom chosen by an Election under "Option 4", and further to receiv yearly thereafter a like yearly sum as a continuous incom during the remaining lifetime of said person.

THE ELECTED BENEFICIARY is the natural person designated b an Election under "Option 5" to receive upon the death of th Insured after the Maturity of the Endowment, such of th Elected Installments of Income as may not have been alread paid during the lifetime of the Insured, and, upon surviving th Insured, to receive further, after all said Elected Installment of Income shall have been paid, a like yearly sum as a continu ous income during the remaining lifetime of said person s designated.

OPTION 1

If this Option shall be elected, the proceeds of the Polic shall be left with the Company as a part of its general funds and the Company shall pay interest on such proceeds so lef with it, at such rate as it may each year declare, but never les than the yearly rate of three per cent. Interest shall be com puted from the date when the proceeds of the Policy shall becom due and payable. The Payee shall have the right to withdraw a the expiration of any year dating from the date when the pro ceeds of the Policy shall become due and payable, all or any part of the amount so left with the Company upon which the Payee may be entitled to receive interest as aforesaid, in sum not less than One Hundred Dollars each, unless the Payee shall have been deprived of such right; Provided that the Company may defer any withdrawal for a period not exceeding ninety days. At the death of the Payee, the then unwithdrawn amount upon which the Payee may have been then entitled to receive interest as aforesaid, together with accrued interest as aforesaid to the date of his or her death, shall be paid by the company unto the person or party determined at the time of the election of the Option by the person or party electing the same.

OPTION 2

If this Option shall be elected, the Company shall retain the proceeds of the Policy and in consideration thereof pay to the Payee a Yearly Life Annuity according to the then published annuity rates of the Company.

OPTION 3—INCOME CERTAIN

Yearly Installments of Income guaranteed for limited number of years certain, 2 to 30 years (called Elected Installments), in lieu of each $1000 due under the Policy when the proceeds thereof become payable.

Number of Yearly Installments	Amount of Each Yearly Installment	Number of Yearly Installments	Amount of Each Yearly Installment	Number of Yearly Installments	Amount of Each Yearly Installment	Number of Yearly Installments	Amount of Each Yearly Installment
.....	.....	9	$124 69	17	$73 74	25	$55 76
2	$507 39	10	113 82	18	70 59	26	54 31
3	343 23	11	104 93	19	67 78	27	52 97
4	261 19	12	97 54	20	65 26	28	51 74
5	211 99	13	91 29	21	62 98	29	50 60
6	179 22	14	85 95	22	60 92	30	49 53
7	155 83	15	81 33	23	59 04	.....	.....
8	138 31	16	77 29	24	57 33	.....	.....

(1) DETERMINATION OF NUMBER OF ELECTED INSTALLMENTS OF INCOME: If this Option shall be elected, the proceeds of the Policy shall be paid to the Payee, under the Table entitled "Option 3" in any number of equal yearly Installments of Income, from two to thirty, as may be chosen by the Election.

(2) ELECTED INSTALLMENTS OF INCOME UNPAID AT DEATH OF PAYEE: If the Payee shall die before all the Elected Installments of Income shall have been paid or commuted, the remaining or unpaid Elected Installments of Income shall be paid, when and as they may become due and payable, unto the person or party determined at the time of the election of the Option by the person or party electing the same, either with or without Right of Commutation, as may have been in like manner determined.

OPTION 4

Age of Payee when the Policy Becomes Payable	OPTION 4—CONTINUOUS INCOME: Yearly Installments of Income guaranteed for either 10, 15, 20 or 25 years certain (called Elected Installments) and yearly thereafter during the lifetime of the Payee, in lieu of each $1000 due under the Policy when the proceeds thereof become payable.								
	10 Years	15 Years	20 Years	25 Years	Age	10 Years	15 Years	20 Years	25 Years
Amounts for Ages under 3, same as for Age 3					20	$42 17	$41 96	$41 73	$41 47
					21	42 43	42 21	41 97	41 68
					22	42 71	42 47	42 22	41 91
3	$39 10	$39 05	$38 99	$38 92	23	43 00	42 75	42 48	42 15
4	39 22	39 16	39 08	39 00	24	43 30	43 04	42 75	42 40
5	39 34	39 27	39 18	39 09	25	43 63	43 35	43 03	42 66
6	39 49	39 39	39 30	39 19	26	43 95	43 67	43 32	42 93
7	39 63	39 52	39 43	39 30	27	44 30	44 00	43 62	43 21
8	39 77	39 66	39 56	39 42	28	44 68	44 34	43 93	43 49
9	39 92	39 81	39 70	39 55	29	45 05	44 69	44 25	43 78
10	40 08	39 97	39 84	39 69	30	45 46	45 06	44 59	44 08
11	40 25	40 13	39 99	39 84	31	45 89	45 45	44 94	44 38
12	40 43	40 30	40 15	40 00	32	46 34	45 86	45 30	44 70
13	40 60	40 48	40 32	40 16	33	46 81	46 29	45 68	45 03
14	40 80	40 67	40 50	40 33	34	47 28	46 74	46 08	45 37
15	41 01	40 86	40 69	40 50	35	47 80	47 21	46 50	45 72
16	41 23	41 06	40 88	40 68	36	48 36	47 70	46 94	46 09
17	41 45	41 27	41 08	40 87	37	48 93	48 21	47 39	46 45
18	41 66	41 49	41 28	41 06	38	49 53	48 75	47 85	46 83
19	41 91	41 72	41 50	41 26	39	50 17	49 32	48 33	47 21

OPTION 4—CONTINUOUS INCOME—*Continued*

Age	10 Years	15 Years	20 Years	25 Years	Age	10 Years	15 Years	20 Years	25 Years
40	$50 83	$49 92	$48 83	$47 60	60	$75 05	$68 34	$61 23	$54 71
41	51 53	50 54	49 34	48 00	61	76 80	69 34	51 72	Ages 61
42	52 27	51 19	49 87	48 40	62	78 48	70 33	62 18	and over
43	53 06	51 86	50 41	48 80	63	80 22	71 31	52 61	same as
44	53 88	52 56	50 97	49 21	64	82 02	72 27	63 01	age 60
45	54 74	53 28	51 55	49 63	65	83 87	73 20	63 37	
46	55 65	54 03	52 14	50 05	66	85 75	74 09	Ages 66	
47	56 63	54 82	52 74	50 46	67	87 64	74 94	and over	
48	57 63	55 65	53 36	50 86	68	89 51	75 75	same as	
49	58 71	56 53	54 00	51 25	69	91 37	76 51	age 65	
50	59 84	57 47	54 65	51 63	70	93 20	77 21		
51	61 03	58 43	55 31	52 01	71	95 01	Ages 71		
52	62 32	59 41	55 97	52 38	72	96 80	and over		
53	63 66	60 42	56 64	52 73	73	98 56	same as		
54	65 07	61 47	57 32	53 07	74	100 29	age 70		
55	66 61	62 56	58 01	53 39	75	101 99			
56	68 21	63 72	58 73	53 69		Ages 76			
57	69 88	64 99	59 49	53 97		and over			
58	71 58	66 25	60 13	54 23		same as			
59	73 31	67 33	60 71	54 48		age 75			

(1) DETERMINATION OF NUMBER AND AMOUNT OF ELECTED INSTALLMENTS OF INCOME: If this Option shall be elected, the proceeds of the Policy shall be paid to the Payee, under the Table entitled "Option 4", in equal yearly Installments of Income, either ten or fifteen or twenty or twenty-five in number, as may be chosen by the Election. The amount of each of the Elected Installments of Income shall be determined according to said Table, as follows: (a) By the number of Elected Installments of Income chosen by the Election and (b) by the age of the Payee at the Payee's birthday nearest to the date when the proceeds of the Policy shall become due and payable.

(2) ELECTED INSTALLMENTS OF INCOME UNPAID AT DEATH OF PAYEE: If the Payee shall die before all the Elected Installments of Income shall have been paid or commuted, the remaining or unpaid Elected Installments of Income shall be paid, when and as they may become due and payable, unto the person or party determined at the time of the election of the Option by the person or party electing the same, either with or without Right of Commutation, as may have been in like manner determined.

(3) CONTINUOUS PAYMENT OF INCOME TO PAYEE FOR LIFE: After all the Elected Installments of Income shall have been paid or commuted, if the Payee shall be living at the expiration of the term of years within which the Elected Installments of Income became payable or would have become payable if the same had not been commuted, then and in such case a like yearly sum shall be paid to the Payee yearly during the remaining lifetime of the Payee.

OPTION 5

OPTION 5—SURVIVORSHIP INCOME

Yearly Installments of Income guaranteed for either 10, 15, 20 or 25 years certain (called Elected Installments), and yearly thereafter to the Insured and Elected Beneficiary during their respective lives successively, in lieu of each $1000 payable in one sum at Maturity of the Endowment.

Age of Insured at Maturity of Endowment—75 or over

Age of Elected Beneficiary at Maturity of Endowment	10 Years	15 Years	20 Years	25 Years	Age	10 Years	15 Years	20 Years	25 Years
Amounts for Ages under 3, same as for Age 3					20	$41 88	$41 07	$40 34	$39 59
					21	42 14	41 32	40 58	39 83
					22	42 41	41 58	40 83	40 07
3	$38 60	$37 89	$37 23	$36 62	23	42 69	41 85	41 09	40 31
4	38 77	38 06	37 40	36 78	24	42 98	42 14	41 36	40 56
5	38 94	38 23	37 57	36 94	25	43 29	42 44	41 65	40 82
6	39 11	38 40	37 74	37 10	26	43 62	42 75	41 95	41 09
7	39 28	38 57	37 91	37 26	27	43 97	43 07	42 26	41 37
8	39 45	38 74	38 08	37 42	28	44 33	43 41	42 57	41 66
9	39 62	38 91	38 25	37 59	29	44 71	43 77	42 89	41 96
10	39 79	39 08	38 42	37 76	30	45 11	44 15	43 22	42 27
11	39 96	39 25	38 59	37 93	31	45 52	44 54	43 57	42 59
12	40 14	39 42	38 76	38 10	32	45 94	44 94	43 93	42 92
13	40 32	39 60	38 93	38 27	33	46 39	45 35	44 31	43 26
14	40 51	39 78	39 10	38 44	34	46 86	45 78	44 71	43 61
15	40 72	39 97	39 28	38 61	35	47 35	46 23	45 13	43 96
16	40 94	40 17	39 48	38 79	36	47 86	46 71	45 56	44 32
17	41 16	40 38	39 68	38 98	37	48 39	47 21	46 01	44 69
18	41 39	40 60	39 89	39 17	38	48 94	47 73	46 47	45 07
19	41 63	40 83	40 11	39 37	39	49 52	48 27	46 94	45 46

OPTION 5—SURVIVORSHIP INCOME—*Continued*

Age	10 Years	15 Years	20 Years	25 Years	Age	10 Years	15 Years	20 Years	25 Years
40	$50 13	$48 83	$47 42	$45 87	60	$69 88	$64 52	$58 82	$53 25
41	50 77	49 42	47 91	46 29	61	71 30	65 45	59 30	Ages 61 and over same as age 60
42	51 44	50 03	48 43	46 72	62	72 74	66 36	59 75	
43	52 15	50 66	48 96	47 14	63	74 19	67 25	60 17	
44	52 90	51 31	49 51	47 56	64	75 66	68 12	60 57	
45	53 68	51 98	50 08	47 98	65	77 16	68 97	60 94	
46	54 49	52 68	50 65	48 40	66	78 67	69 79	Ages 66 and over same as age 65	
47	55 33	53 40	51 23	48 82	67	80 17	70 56		
48	56 21	54 14	51 82	49 23	68	81 66	71 28		
49	57 14	54 91	52 42	49 64	69	83 14	71 95		
50	58 11	55 71	53 02	50 05	70	84 60	72 57		
51	59 11	56 53	53 64	50 45	71	86 03	Ages 71 and over same as age 70		
52	60 14	57 36	54 25	50 84	72	87 42			
53	61 21	58 21	54 85	51 21	73	88 76			
54	62 31	59 07	55 45	51 56	74	90 06			
55	63 45	59 95	56 05	51 89	75	91 32			
56	64 63	60 85	56 65	52 20		Ages 76 and over same as age 75			
57	65 87	61 76	57 23	52 49					
58	67 15	62 67	57 78	52 76					
59	68 49	63 59	58 31	53 01					

(1) DETERMINATION OF NUMBER AND AMOUNT OF ELECTED INSTALLMENTS OF INCOME: If this Option shall be elected, the proceeds of the Policy shall be paid under the Table entitled "Option 5", in equal yearly Installments of Income, either ten or fifteen or twenty or twenty-five in number, as may be chosen by the Election. The amount of each of the Elected Installments of Income shall be determined according to said Table, as follows: (a) By the number of Elected Installments of Income so chosen and (b) by the age of the Insured at the Insured's birthday nearest to the Maturity of the Endowment and (c) by the age of the Elected Beneficiary at the Elected Beneficiary's birthday nearest to the Maturity of the Endowment.

(2) PAYMENT OF ELECTED INSTALLMENTS OF INCOME: The Elected Installments of Income shall be paid to the Insured if the Insured shall continue to live to take and receive the same, or to the Elected Beneficiary if living to take and receive the same if the Insured shall have died before all thereof shall have been paid or commuted. If both the Insured and Elected Beneficiary shall die before all the Elected Installments of Income shall have been paid or commuted, the remaining or unpaid Elected Installments of Income shall be paid, when and as they may become due and payable, unto the person or party determined at the time of the election of the Option by the person or party electing the same, either with or without Right of Commutation as may have been in like manner determined.

(3) CONTINUOUS INCOME TO INSURED AND ELECTED BENEFICIARY: After all the Elected Installments of Income shall have been paid or commuted, then at the expiration of the term of years within which the Elected Installments of Income became payable or would have become payable if the same had not been commuted, a like yearly sum shall be paid (a) to the Insured during the remaining lifetime of the Insured, and, after the death of the Insured, unto the Elected Beneficiary for the remaining lifetime of the Elected Beneficiary; or (b) unto the Elected Beneficiary for the remaining lifetime of the Elected Beneficiary, if the Insured shall be deceased at the expiration of the term of years aforesaid.

(4) ELECTION OF ALTERNATIVE OPTION: If "Option 5" is elected prior to the Maturity of the Endowment, any other applicable Option may also be elected to take effect as an alternative Option only in case the Insured should die prior to the Maturity of the Endowment.

(5) NULLIFICATION OF ELECTION: Death of the Insured prior to Maturity of the Endowment shall automatically nullify "Option 5" if previously elected, and, in such case, if an alternative Option shall not have been previously elected, any other applicable Option may be elected by the person or party entitled so to do. At Maturity of the Endowment, if the Endowment Recipient shall be other than the Insured, "Option 5" shall be automatically nullified, if previously elected.

APPLICABILITY OF OPTIONS

(1) GENERAL APPLICABILITY: Any applicable Option or Options may be elected to apply to the proceeds of the Policy or to a divisional part or to divisional parts thereof. No Option shall be applicable to any Policy the net proceeds whereof shall be less than Five Hundred Dollars, nor to any divisional part of such proceeds less than Five Hundred Dollars. Subject to the provisions hereinafter expressed, "Option 1", "Option 2", "Option 3" and "Option 4" are applicable to disposition of the proceeds of the Policy either at Maturity of the Endowment or upon the death of the Insured prior thereto, but "Option 5" is applicable

to disposition of the proceeds of the Policy only at Maturity of the Endowment and only if the Insured shall be then the Endowment Recipient.

(2) POLICY PAYABLE AT MATURITY OF ENDOWMENT TO ONE NATURAL PERSON: If one natural person shall be entitled to receive the proceeds of the Policy in his or her own right at the time when the same shall become payable at Maturity of the Endowment, "Option 1" or "Option 2" or "Option 3" or "Option 4" or "Option 5" will be applicable, if duly elected.

(3) POLICY PAYABLE AT DEATH OF INSURED TO ONE NATURAL PERSON: If one natural person shall be entitled to receive the proceeds of the Policy in his or her own right at the time when the same shall become payable by reason of the death of the Insured prior to Maturity of the Endowment, "Option 1" or "Option 2" or "Option 3" or "Option 4" will be applicable, if duly elected.

(4) POLICY PAYABLE AT MATURITY OF ENDOWMENT OR AT DEATH OF INSURED TO MORE THAN ONE NATURAL PERSON: If more than one natural person shall be entitled to receive the proceeds of the Policy at the time when the same shall become payable either at Maturity of the Endowment or upon the death of the Insured prior thereto, "Option 1" or "Option 2" or "Option 3" or "Option 4" will be applicable, if duly elected, but only in such manner that a divisional part of the entire proceeds of the Policy shall be available to each such natural person, severally, under the Option or Options so elected. Such divisional part of the entire proceeds of the Policy shall be an equal part thereof unless otherwise directed or agreed in writing.

(5) POLICY PAYABLE AT MATURITY OF ENDOWMENT OR AT DEATH OF INSURED TO CORPORATION, &c.: If any Association, Corporation, Co-Partnership or any Trustee, Executor, Administrator or any person or party other than a natural person in his or her own right, shall be entitled to receive the proceeds of the Policy at the time when the same shall become payable either at Maturity of the Endowment or upon the death of the Insured prior thereto, "Option 1" and "Option 2" and "Option 4" and "Option 5" will be inapplicable, and neither thereof may be elected, and either thereof, if previously elected, shall be automatically nullified. If "Option 1" or "Option 2" or "Option 4" or "Option 5" shall be either inapplicable or nullified as aforesaid, "Option 3" may be elected.

ELECTION OF OPTIONS

(1) WHEN AND BY WHOM ELECTION AND REVOCATION OF ELECTION MAY BE MADE: At the time when the proceeds of the Policy shall become payable either at the Maturity of the Endowment or by reason of the death of the Insured prior thereto, or at any time before the proceeds of the Policy shall become payable as aforesaid, any applicable Optional Method of Settlement may be elected and any existing Election (unless declared irrevocable by the Insured) may be revoked and a new Election made by the united act of all persons and parties having any interest or ownership in the Policy other than a Revocably or Irrevocably Designated Endowment Recipient not an absolute owner of the Policy and other than a Revocably or Irrevocably Designated Beneficiary not an absolute owner of the Policy. Any Election made by the Insured prior to the time when the proceeds of the Policy shall become payable as aforesaid, may be declared to be irrevocable, and if so declared shall not be revoked or changed without the assent of the Insured. If any Option shall have taken effect by a payment made thereunder by the Company such Option shall not be thereafter revoked or changed to any other Option.

(2) RIGHTS WHICH MAY BE CONFERRED OR WITHHELD IN AN ELECTION: Any person or party entitled to exercise an Election may therein direct as follows: (a) Yearly, Half-Yearly, Quarterly or Monthly Parts: That the person or party entitled to receive the interest or annuity or installment benefits under any Option elected shall take and receive the same in yearly or in equivalent equal half-yearly, quarterly or monthly parts, either with or without the right subsequently to change the number of parts so determined. (b) Withdrawal under "Option 1": That the person entitled to receive the benefits of the Policy under "Option 1," shall not have the right to withdraw the proceeds of the Policy held by the Company under such Option for the benefit of such person, or shall not have the right to withdraw more than a designated portion of such proceeds. (c) Right to Commute: That the person or party entitled to receive all or any of the Elected Installments of Income under either "Option 3" or "Option 4" or "Option 5" shall not have the right to commute the same for cash.

(3) METHOD OF ELECTION AND REVOCATION: Every Election or Revocation of Election must be made in writing and filed with the Company at its Home Office, accompanied by the Policy, and will take effect only when endorsed on the Policy by the Company.

COMMUTATION TABLE

To Ascertain the Commuted Value of unpaid Elected Installments of Income under either "Option 3" or "Option 4" or "Option 5," multiply the amount of one unpaid yearly Installment in the table under the Option which is in effect, by the multiplier given below opposite the number of unpaid yearly Installments.

Number of Unpaid Yearly Installments	Multiplier	Number of Unpaid Yearly Installments	Multiplier	Number of Unpaid Yearly Installments	Multiplier	Number of Unpaid Yearly Installments	Multiplier
1	1.00000	9	8.01969	17	13.56110	25	17.93554
2	1.97087	10	8.78611	18	14.16612	26	18.41315
3	2.91347	11	9.53020	19	14.75351	27	18.87684
4	3.82861	12	10.25262	20	15.32380	28	19.32703
5	4.71710	13	10.95400	21	15.87747	29	19.76411
6	5.57971	14	11.63496	22	16.41502	30	20.18845
7	6.41719	15	12.29607	23	16.93692	.....	.....
8	7.23028	16	12.93794	24	17.44361	.....	.....

RIGHT OF COMMUTATION: At the time when any one of the Elected Installments of Income shall become payable under either "Option 3" or "Option 4" or "Option 5", the person or party entitled to receive such Installment of Income so becoming payable, shall have the right to take in one cash sum the commuted value of the then remaining or unpaid Elected Installments of Income, ascertained according to the Commutation Table, unless said person or party shall have been deprived of such right, by law or otherwise; Provided that the Company may defer payment of such commuted value for a period not exceeding ninety days.

GENERAL PROVISIONS

(1) TIME WHEN INTEREST OR ANNUITY OR INSTALLMENT BENEFITS BECOME PAYABLE: (a) The first of the yearly interest or annuity benefits under "Option 1" or "Option 2" shall be payable at the expiration of one year dating from the date when the proceeds of the Policy shall become due and payable. (b) The first of the Elected Installments of Income under "Option 3" or "Option 4" shall be payable on the date when the proceeds of the Policy shall become due and payable. (c) The first of the Elected Installments of Income under "Option 5" shall be payable at the Maturity of the Endowment. (d) All further yearly interest or annuity or installment benefits under any Option shall be payable respectively at the expiration of successive periods of one year dating from the date when the first payment shall have become due and payable as aforesaid.

(2) YEARLY, HALF-YEARLY, QUARTERLY OR MONTHLY PAYMENTS: All interest or annuity or installment benefits under any Option elected shall be payable in yearly or in equivalent equal half-yearly, quarterly or monthly parts, as may be directed by the person or party authorized so to do. For "Option 3" or "Option 4" or "Option 5", multiply the yearly payment by .5033 to find the half-yearly payment; by .2522 to find the quarterly payment; and by .0841 to find the monthly payment.

(3) PARTICIPATION: The Elected Installments of Income payable under either "Option 3" or "Option 4" or "Option 5" shall participate in such proportion of the divisible surplus of the Company as the Company may each year allot and set apart thereto. The proceeds of the Policy left with or retained by the Company under any Optional Method of Settlement shall be and remain a part of the general funds of the Company without any duty or requirement of segregation or separate investment.

(4) SUBSTITUTION OF CERTIFICATE IN PLACE OF POLICY: If the proceeds of the Policy shall become payable under the terms thereof and either of the aforesaid Options shall be elected, the Company reserves the right to require the Policy to be surrendered and delivered for cancellation and to issue in place thereof a Certificate which shall express the terms of the Option elected.

APPLICATION

This Application consists of two parts and is not complete until both parts are executed. It is hereby declared and agreed by each person or party signing Part I and Part II of this Application that the answers and statements therein set forth are all complete and true, and that any Policy which may be issued in consideration thereof shall, together with Part I and Part II of this Application, constitute the entire Contract between the parties.

MILITARY AND NAVAL RIDER.

If within five years from the date of this Policy the Insured shall engage in any military or naval service in time of war, the liability of the Company in event of the death of the Insured while so engaged, or within six months thereafter, will be limited to the return of the premiums paid hereon, exclusive of any extra premium paid for military or naval service, less any indebtedness to the Company hereon; unless before engaging in such service or within thirty-one days thereafter, or at the time of paying the first premium due hereon, if the Insured shall be then so engaged, the Insured shall pay to the Company at its Home Office in the City of Philadelphia such extra premium as may be required by the Company, and in like manner shall pay annually thereafter on each anniversary of this Policy or within thirty-one days after such anniversary, while the Insured shall continue to be so engaged, such extra premium as may be required by the Company. Within one year after the termination of the war the Company will return such portion of the extra premiums as in its judgment will not be required to cover the extra hazard.

20-PREMIUMS LIFE PARTICIPATING POLICY WITH DISABILITY BENEFITS.

No. 99,999. Age, 35.
Amount, $10,000. Premium, $297.60.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA.

In Consideration of the Application for this Policy, which is hereby made part of this contract, a copy of which Application is attached hereto, and of the payment, in the manner specified, of the premium herein stated, hereby insures the life of the person herein designated as the Insured, for the amount named herein, payable as specified, subject to the provisions on the second and third pages hereof, which are hereby made part of this contract.

THE INSURED: *John Doe.*

AMOUNT OF INSURANCE: *Ten Thousand* Dollars, payable immediately upon receipt of due proof of the death of the Insured during the continuance of this Policy, at the Home Office of the Company, in Newark, New Jersey.

PAYABLE TO: *Mary Doe, Beneficiary, wife of the Insured.* If there be no Beneficiary living at the death of the Insured the amount of insurance shall be payable to the executors, administrators or assigns of the Insured, unless otherwise provided in the Policy. The right to change the Beneficiary has been reserved by the Insured.

ANNUAL PREMIUM: *Two Hundred Ninety-seven and 60/100* Dollars, payable on the delivery of this Policy, the receipt of which premium is hereby acknowledged, and a like amount payable thereafter ..... annually at the Home Office of the Company, or as provided under the heading "General Provisions" on the second page hereof, in exchange for the Company's receipt on or before the *first* day of *June*, in every year during the continuance of this Policy, until twenty full years' premiums shall have been paid, or until the prior death of the Insured.

In Witness Whereof, the said The Prudential Insurance Company of America, at its office in the City of Newark, New Jersey, has caused this policy to be signed by its President and its Secretary, and to be duly attested, this *first* day of *June*, one thousand nine hundred and *seventeen*.

FORREST F. DRYDEN, *President.* WILLARD I. HAMILTON, *Secretary.*

GENERAL PROVISIONS.

PAYMENT OF PREMIUMS.—This Policy is based upon the payment of premiums annually in advance, but if premiums be made payable in quarterly or semi-annual instalments, any future instalments of the premium for the current policy year remaining unpaid at the maturity of the Policy shall be considered an indebtedness to the Company on account of this Policy. Premiums are payable at the Home Office of the Company, but may be paid to an agent of the Company on or before the dates when due, in exchange for official receipts signed by the President or the Secretary and countersigned by an authorized agent of the Company. If any premium be not paid when due, this Policy shall be void and all premiums forfeited to the Company, except as herein provided.

GRACE IN PAYMENT OF PREMIUMS.—In the payment of any premium under this Policy, except the first, a grace of thirty-one days without interest will be allowed, during which time the Policy will remain in force, but if the Policy shall become a claim within the grace period the unpaid premiums for the then current policy year shall be deducted from the amount of insurance payable.

CHANGE OF BENEFICIARY.—If the right to change the Beneficiary has been reserved and if the Insured shall have attained to majority according to the laws of the State in which the Insured resides, the Insured may at any time while this Policy is in force, by written notice to the Company at its Home Office, change the Beneficiary or Beneficiaries under this Policy, such change to be subject to the rights of any previous assignee and to become effective only when a provision to that effect is endorsed on or attached to the Policy by the Company, whereupon all rights of the former Beneficiary or Beneficiaries shall cease.

ASSIGNMENTS.—Any assignment of this Policy must be in writing, and the Company shall not be deemed to have knowledge of such assignment unless the original or a duplicate thereof is filed at the Home Office of the Company. The Company will not assume any responsibility for the validity of an assignment.

MISSTATEMENT OF AGE.—If the age of the Insured be misstated the amount payable under this Policy shall be such as the premium would have purchased at the correct age.

SUICIDE.—If within one year from the date hereof the Insured shall die by suicide—whether sane or insane—the liability of the Company shall not exceed the amount of the premiums paid on this Policy.

INCONTESTABILITY.—This Policy shall be incontestable after one year from its date, except for non-payment of premium.

INDEBTEDNESS.—Any indebtedness to the Company on account of this Policy will be deducted in any payment or payments or in any settlement under the Policy.

REINSTATEMENT.—If this Policy be lapsed for non-payment of premium it will be reinstated any time after the date of lapse upon written application and payment of arrears of premiums with interest at the rate of five per cent. per annum, together with the reinstatement of all indebtedness, provided such indebtedness be not greater than the loan value of this Policy at the time of application for such reinstatement, and provided evidence of the insurability of the Insured satisfactory to the Company be furnished.

MODIFICATIONS, ETC.—No condition, provision or privilege of this Policy can be waived or modified in any case except by an endorsement hereon signed by the President, one of the Vice Presidents, the Secretary, one of the Assistant Secretaries, the Actuary, the Associate Actuary or one of the Assistant Actuaries. No modification or change shall be made in this Policy except such as is

in accordance with the laws of the State in which the same is issued. No Agent has power in behalf of the Company to make or modify this or any other contract of insurance, to extend the time for paying a premium, to waive any forfeiture, or to bind the Company by making any promise, or by making or receiving any representation or information.

BASIS OF RESERVE AND COMPUTATIONS.—The reserve upon this Policy for which funds are to be held, exclusive of any reserve on account of disability insurance, shall be computed upon the American Experience Table of Mortality with three and one-half per cent. interest per annum by the net level premium method. All computations in accordance with the terms of this Policy involving net premiums or reserve values based on a mortality table and interest shall be made upon the basis here stated.

ENTIRE CONTRACT CONTAINED IN THIS POLICY.—This Policy together with the Application, a copy of which is attached hereto, contains and constitutes the entire contract between the parties hereto, and all statements made by the Insured shall in the absence of fraud be deemed representations and not warranties, and no statement shall avoid the Policy or be used as a defence to a claim thereunder unless it be contained in the Application for the Policy and unless a copy of such Application be endorsed upon or attached to the Policy when issued.

DIVIDEND PROVISIONS.

Annually during its continuance in force, if all premiums theretofore due have been paid, this Policy will be credited with a dividend from the surplus earnings of the Company as ascertained and apportioned by the Board of Directors. Such dividend shall be (1) paid in cash or (2) applied to the reduction of the premium then due, if any; or upon written request of the Insured it may be (3) applied to the purchase of a paid-up addition to the Policy, or (4) left to accumulate to the credit of the Policy with interest at the rate of three and one-half per cent. per annum plus such additional interest as the Company may declare on such funds and payable on maturity of the Policy or withdrawable in cash on any anniversary of the Policy. Such paid-up addition may be surrendered at any time for its full reserve at the time of such surrender. If the Insured shall select no other dividend option the dividend shall be paid in cash.

PROVISIONS AS TO PERMANENT DISABILITY—WAIVER OF PREMIUMS—PAYMENT OF INSURANCE.

If the Insured, after the first premium on this Policy has been paid, shall furnish due proof to the Company, while this Policy is in full force and effect and while there is no default in the payment of premium, that he, at any time after payment of such first premium, from any cause whatsoever shall have become permanently disabled or physically or mentally incapacitated to such an extent that he by reason of such disability or incapacity is rendered wholly and permanently unable to engage in any occupation or perform any work for any kind of compensation of financial value, the Company upon receipt of such proof will waive the payment of each premium that may become payable thereafter under this Policy during such disability.

If such disability shall occur before the Insured is sixty years of age the Company will, in addition to such waiver, during such disability, pay to the Insured the amount insured, less any indebtedness, in one hundred and twenty monthly instalments during ten years, each instalment of the amount of $9.74 per $1,000 of insurance payable; the first instalment to become payable six months

after the Company shall have received such proof and subsequent instalments monthly thereafter. In lieu of monthly instalments the Insured shall have the privilege of receiving the said amount in annual, semi-annual or quarterly instalments payable during ten years, each instalment of the amount, respectively, of $116.18, $58.25 or $29.16, per $1,000 of insurance payable, the first instalment to be payable at the same time as provided for the first monthly instalment. The Insured shall not have the right to commute any instalments. Endorsement to the effect that the amount of insurance has become payable as herein specified shall be made on the Policy by the Company before the first instalment shall become payable.

The total amount of insurance under this Policy at any time after one or more of such instalments have been paid shall not exceed the commuted value of the unpaid instalments, and loan and non-forfeiture values correspondingly modified shall be available to the Insured irrespective of said waiver of premiums. Any indebtedness incurred on account of the Policy during the instalment period shall be deducted from the commuted value of the unpaid instalments at that time and the amount of each of such unpaid instalments shall be correspondingly reduced.

If such disability shall occur after the Insured is sixty years of age the amount of insurance hereunder shall, by endorsement hereon by the Company, be reduced by the amount of each premium so waived, and any loans and non-forfeiture values shall thereafter be based upon the amount of insurance thus reduced.

The Insured, upon demand by the Company at any time during such disability and before the Company's liability hereunder has ceased, shall furnish due proof that he actually continues in a state of disability, as defined above, and in case of his failure so to do the Insured shall be deemed to have recovered from such state of disability.

In the event that the Insured recovers from such state of disability before the Company's liability under the Policy has been fully discharged, as specified above, no further instalments shall be paid by the Company and no further premiums shall be waived, but thereafter the Policy shall, by endorsement thereon by the Company, be continued in force for the amount reduced as specified above, with any premium falling due thereafter and loan and non-forfeiture values correspondingly modified.

Any instalments remaining unpaid at the death of the Insured shall be paid to the Beneficiary designated in the Policy, provided, however, that such unpaid instalments may, at the request of the Beneficiary, be commuted at the rate of three and one-half per cent. per annum compound interest and paid in one sum.

It is specially agreed that permanent loss of the sight of both eyes, or loss by severance of both hands above the wrists, or of both feet above the ankles, or of one hand and one foot, shall be considered disability or incapacity within the meaning of this provision.

These provisions are granted without additional cost to the Insured.

LOAN PROVISIONS.

If this Policy be continued in force, the Insured may borrow from the Company, with interest at the rate of six per cent. per annum, payable at the end of each policy year, on the sole security of this Policy, an amount up to the limit of the Cash Surrender Value hereinafter specified after deducting therefrom all other indebtedness on account of this Policy, by making written applica-

tion for the loan and assigning the Policy to the Company as security. Failure to repay any such indebtedness or to pay interest shall not avoid the Policy unless the total indebtedness thereon to the Company shall equal or exceed the loan value at the time of such failure, nor until one month after notice to that effect shall have been mailed by the Company to the last known address of the Insured, of the person to whom the loan was made, and of the assignee of record at the Home Office of the Company, if any. The Company reserves the right to defer any loan, other than to pay premiums on policies in the Company, for a period not exceeding ninety days after application for such loan.

(NOTE.—At any time during the continuance of this Policy a statement of any outstanding indebtedness on account of the Policy will be furnished on request.)

NON-FORFEITURE PROVISIONS.

POLICY NON-FORFEITABLE AFTER FIRST YEAR'S PREMIUM HAS BEEN PAID.

NON-FORFEITURE VALUES AT END OF FIRST AND SECOND POLICY YEARS.—If this Policy after being in force one full year or two full years shall lapse for non-payment of premium, the Company will continue in force the insurance under the Policy for a period of sixty days or of one hundred and twenty days, respectively, from the due date of such premium, as specified on the first page hereof, as indicated in the following table; provided, however, that if the death of the Insured shall occur during the period of continued insurance herein defined, there shall be deducted from the amount payable by the Company any premium that would have become due on this Policy up to the time of the death of the Insured if the Policy had been continued in force.

CASH SURRENDER VALUE.—If this Policy be legally surrendered to the Company within three months after the end of the third year from its date or of any year thereafter, and if all premiums, required by the terms of the Policy, to the end of that year have been paid in full, the Company will pay therefor the sum indicated by the following table, less any indebtedness to the Company on account of this Policy. The Company reserves the right to defer the payment of any Cash Surrender Value for a period not exceeding ninety days after application for such Cash Surrender Value.

PAID-UP LIFE POLICY.—If this Policy, after being in force three full years, shall lapse or become forfeited for the non-payment of any premium on the date when due, as specified on the first page hereof, and if the Policy be not surrendered for its Cash Value, the Company will issue a non-participating Paid-up Life Policy as specified in the following table, upon the legal surrender of this Policy within three months after the date to which premiums have been duly paid; provided, however, that if there be any indebtedness to the Company on account of this Policy the amount of such Paid-up Life Policy will be reduced by the proportion that the total indebtedness bears to the then tabular Cash Surrender Value of this Policy.

AUTOMATIC EXTENDED INSURANCE.—If this Policy, having lapsed or become forfeited as specified in the clause, "Paid-up Life Policy," above, be not surrendered for its Cash Value or for a Paid-up Life Policy, the Company will put in force in lieu of this Policy, *without any action on the part of the Insured*, a non-participating Paid-up Term Policy for the full amount insured by this Policy, such Paid-up Term Policy to be dated on the day to which premiums have been duly paid, and to continue in force for the term indicated by the following table; provided, however, that the Insured shall not have the right to borrow on such Policy and that

if there be any indebtedness to the Company on account of this Policy the amount of such Paid-up Term Policy shall be the face amount of this Policy less the amount of such indebtedness, and the term for which such Paid-up Term Policy shall run shall be changed to that term for which the Cash Surrender Value of this Policy herein specified, after deducting such indebtedness, will carry the modified amount at Single Premium Term rates. The Paid-up Term Policy will be delivered on the legal surrender of this Policy.

CASH SURRENDER VALUES UNDER PAID-UP LIFE AND PAID-UP TERM POLICIES.—If this Policy shall lapse, as above, and a Paid-up Life Policy be issued or a Paid-up Term Policy be put in force in lieu thereof, such Paid-up Life or such Paid-up Term Policy may be surrendered at any time for its full reserve value at the time of such surrender.

TABLE OF LOAN AND NON-FORFEITURE VALUES.

*At the End of	Cash Surrender and Loan Values.	Paid-up Life Policy	Automatic Extended Insurance.	
				Days
1 Year	None	None	(See first paragraph of "Nonforfeiture Provisions," above.)	60.
2 Years	None	None		120
3 "	$ 490	$1240	5 Years	241
4 "	700	1750	8 "	57
5 "	950	2320	10 "	307
6 "	1170	2800	12 "	358
7 "	1410	3300	14 "	338
8 "	1660	3810	16 "	243
9 "	1930	4320	18 "	76
10 "	2210	4840	19 "	213
11 "	2500	5360	20 "	300
12 "	2810	5900	21 "	349
13 "	3140	6440	23 "	10
14 "	3480	6990	24 "	30
15 "	3840	7550	25 "	71
16 "	4180	8040	26 "	56
17 "	4530	8530	27 "	98
18 "	4890	9010	28 "	248
19 "	5270	9510	30 "	286
20 "	5660		Paid-up	

*The tabular loan value at the end of any year, discounted at the rate of six per cent. per annum, shall be available to the Insured at any time after the entire premium for that year has been paid.

The non-forfeiture values in the above table are based upon the American Experience Table of Mortality with three and one-half per cent. interest per annum, and the net value of any such non-forfeiture value, from the third to the end of the fifteenth year, is at least equal to the entire reserve on this Policy, according to the foregoing standard, less a percentage (not more than two and one-half) of the amount insured by the Policy; thereafter, such net value is the full reserve by said standard, less a surrender charge, if made, of not more than one-twentieth of one per cent. of the amount insured by the Policy.

If this Policy be continued in force beyond the twentieth year, a table of Cash Surrender and Loan Values, as above, after the twentieth year, will be furnished on application to the Home Office.

reserve on account of such additions and the other non-forfeiture values modified accordingly.

If the premiums on this Policy be paid in quarterly or semi-annual instalments, due allowance will be made in computing values from the above table for that portion of a year's premium paid over and above the full number of years' premiums indicated; provided, however, that if more than one but less than three full years' premiums shall have been paid an allowance of fifteen days of continued insurance will be made for each quarter of a year for which the premium has been paid.

PROVISIONS AS TO MODES OF SETTLEMENT AT MATURITY.

The Insured may at any time while this Policy is in force, subject to the rights of any assignee and with the power of revocation, by written notice to the Company, designate any one of the following options as the manner in which the amount of insurance shall be payable in lieu of being paid in one sum, and the Company will then endorse on the Policy that payment shall be made according to the option designated, but if the Insured shall have made no such designation, the Beneficiary shall have the right of designation; provided, however, that in no event shall Option 1 or 2 be available to an individual Beneficiary if the amount of each instalment payable thereunder to such Beneficiary would be less than $10, nor shall Option 3 be available if the amount of insurance payable be less than $1,000 and none of said options shall be available if the Beneficiary be a corporation or a firm.

OPTION 1. MONTHLY INSTALMENTS FOR DEFINITE NUMBER OF YEARS.—The amount of insurance or a part thereof to be payable in equal monthly instalments, each instalment of the amount stated for the definite number of years selected, together with dividends, if any, according to the following table:

Number of Years During Which Monthly Instalments are Paid	2	3	4	5	6	7	8	9
Amount of Monthly Instalment per $1,000 of Insurance	$42 55	$28 90	$22 03	$17 95	$15 20	$13 25	$11 78	$10 [illegible]
Number of Years During Which Monthly Instalments are Paid	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**
Amount of Monthly Instalment per $1,000 of Insurance	**$9 74**	**$9 00**	**$8 39**	**$7 87**	**$7 42**	**$7 03**	**$6 69**	**$6 40**
Number of Years During Which Monthly Instalments are Paid	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**
Amount of Monthly Instalment per $1,000 of Insurance	**$6 14**	**$5 91**	**$5 70**	**$5 51**	**$5 34**	**$5 18**	**$5 04**	**$4 92**

OPTION 2. MONTHLY INSTALMENTS FOR DEFINITE NUMBER OF YEARS AND CONTINUOUSLY THEREAFTER.—The amount of insurance or a part thereof to be payable in equal monthly instalments, each instalment of the amount stated for the age of the Beneficiary at the death of the Insured, together with dividends, if any, and payable during the definite number of years selected, and there-

after so long as the Beneficiary shall live, as specified in the following table:

Amount of Monthly Installment per $1,000 of Insurance, Payable During Years Stated and Thereafter During Lifetime of the Beneficiary	Definite Numer of Years	Age of Beneficiary When Policy Becomes a Claim							
		16 and Under	17	18	19	20	21	22	23
	5 Years	$3 91	$3 94	$3 96	$3 98	$4 00	$4 03	$4 06	$4 08
	10 Years	$3 87	$3 89	$3 91	$3 93	$3 95	$3 98	$4 00	$4 03
	15 Years	$3 81	$3 83	$3 85	$3 87	$3 89	$3 91	$3 94	$3 96
	20 Years	$3 74	$3 76	$3 78	$3 80	$3 82	$3 84	$3 86	$3 89
		Age of Beneficiary When Policy Becomes a Claim							
		24	25	26	27	28	29	30	31
	5 Years	$4 11	$4 14	$4 18	$4 21	$4 25	$4 28	$4 32	$4 36
	10 Years	$4 06	$4 09	$4 12	$4 15	$4 19	$4 22	$4 26	$4 30
	15 Years	$3 99	$4 02	$4 05	$4 08	$4 11	$4 14	$4 18	$4 21
	20 Years	$3 91	$3 94	$3 97	$3 99	$4 02	$4 05	$4 09	$4 12
		Age of Beneficiary When Policy Becomes a Claim							
		32	33	34	35	36	37	38	39
	5 Years	$4 41	$4 45	$4 50	$4 55	$4 61	$4 67	$4 73	$4 79
	10 Years	$4 34	$4 38	$4 43	$4 48	$4 53	$4 59	$4 64	$4 70
	15 Years	$4 25	$4 29	$4 34	$4 38	$4 43	$4 48	$4 53	$4 58
	20 Years	$4 15	$4 19	$4 23	$4 27	$4 31	$4 35	$4 40	$4 44
		Age of Beneficiary When Policy Becomes a Claim							
		40	41	42	43	44	45	46	47
	5 Years	$4 86	$4 94	$5 01	$5 10	$5 18	$5 28	$5 37	$5 48
	10 Years	$4 77	$4 84	$4 91	$4 98	$5 06	$5 15	$5 24	$5 33
	15 Years	$4 64	$4 70	$4 76	$4 83	$4 90	$4 97	$5 04	$5 12
	20 Years	$4 49	$4 54	$4 59	$4 64	$4 70	$4 75	$4 80	$4 86
		Age of Beneficiary When Policy Becomes a Claim							
		48	49	50	51	52	53	54	55
	5 Years	$5 59	$5 71	$5 84	$5 97	$6 11	$6 27	$6 43	$6 60
	10 Years	$5 43	$5 53	$5 64	$4 75	$5 87	$6 00	$6 13	$6 26
	15 Years	$5 20	$5 28	$5 36	$5 45	$5 53	$5 62	$5 71	$5 81
	20 Years	$4 92	$4 97	$5 03	$5 09	$5 14	$5 20	$5 25	$5 30
		Age of Beneficiary When Policy Becomes a Claim							
		56	57	58	59	60	61 and Over		
	5 Years	$6 78	$6 97	$7 18	$7 40	$7 63	$7 87		
	10 Years	$6 40	$6 55	$6 70	$6 86	$7 02	$7 18		
	15 Years	$5 90	$5 99	$6 08	$6 17	$6 26	$6 34		
	20 Years	$5 35	$5 39	$5 44	$5 48	$5 51	$5 55		

OPTION 3. TRUST FUND.—The amount of insurance or any portion thereof not less than $1,000 to be left during the lifetime of the Beneficiary in trust with the Company, and the Company will pay thereon, so long as the said amount or said portion thereof remains with the Company, interest at the rate of three and one-half per cent. per annum, together with dividends, if any. The said Trust Fund shall be paid at the death of the Beneficiary to the executors or administrators of the Beneficiary.

ANNUAL, SEMI-ANNUAL OR QUARTERLY INSTALMENTS, computed at the rate of three and one-half per cent. per annum compound interest, will be paid upon request in lieu of the monthly instal-

ments provided under Options 1 and 2, unless the Insured shall have otherwise directed in writing.

UNPAID INSTALMENTS AT DEATH OF BENEFICIARY.—If one or more instalments shall actually be paid in accordance with the provisions above and if the Beneficiary shall die before all instalments payable shall have been paid, and if there be no contingent beneficiary designated by the Insured or by the Beneficiary after the death of the Insured, the unpaid instalments will be commuted at the rate of three and one-half per cent. per annum compound interest and paid in one sum to the executors or administrators of the Beneficiary.

DIVIDENDS WITH INSTALMENTS OR INTEREST.—If the amount of insurance be payable in instalments, monthly or otherwise, or be left in trust with the Company, any dividend from the surplus earnings as ascertained and apportioned by the Board of Directors on account of amounts so payable will effect an increase in the instalments or in the interest payable on account of the trust fund, but no dividend will be declared on instalments payable after the period fixed for instalments certain.

NOTICE TO POLICYHOLDER.

Owing to the low rate of premium at which policies of this nature are issued, the surplus accruing thereunder will probably not be sufficient to enable the Company to apportion any dividend under this Policy before the end of the second year from its date.

APPLICATION.

I HEREBY DECLARE that all the statements and answers to the above questions are complete and true, and I agree that the foregoing, together with this declaration, as well as the statements and answers made or to be made to the Company's Medical Examiner, shall constitute the application and become a part of the contract of insurance hereby applied for, and it is further agreed that the policy herein applied for shall be accepted subject to the privileges and provisions therein contained, and said policy shall not take effect until the same shall be issued and delivered by the said Company, and the first premium paid thereon in full, while my health, habits and occupation are the same as described in this application.

MEDICAL EXAMINER'S FORM.

I HEREBY DECLARE that all the statements and answers to the above questions are complete and true, and I agree that they shall form a part of the contract of insurance applied for, and I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

WAR CLAUSE.

If the Insured be engaged or shall within five years from the date hereof, while insured under this Policy or any Paid-up or Extended Insurance Policy issued in lieu of this Policy, in time of war, engage in military or naval service outside the United States as constituted before the year 1898, he shall pay to the Company an extra annual premium at the rate of One Hundred Dollars ($100) per $1,000 of the amount of insurance; the first payment of an extra premium on account of military service shall be made before or within thirty-one days after his departure from the United States for such service, or if such service be naval service the first payment of an extra premium shall be made within thirty-one days after the first day of such service following the date hereof, and in either case such first payment shall be such proportional amount of the extra annual premium as will cover that part of the then current policy year extending from the date of such departure or the date of such service, as the case may be, to the next anniversary of the Policy, and thereafter, in either case, subsequent premiums shall be paid during the continuance of such service at the same time and subject to the same conditions as to payment as the regular premium under this Policy. In event of failure to pay any such extra premium the liability of the Company under this Policy, or under any Paid-up or Extended Insurance Policy issued in lieu of this Policy, if such Policy shall become a claim by the death of the Insured during such service or within six months thereafter, shall be limited to the full amount of the premiums paid to the Company on account of this Policy.

In event of such service, the provisions in the Policy as to total and permanent disability shall be null and void, provided, however, that if the Insured after the termination of such service shall furnish evidence satisfactory to the Company that he is physically and mentally unimpaired and in sound health, they shall again become operative.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $362.10.

RELIANCE LIFE INSURANCE COMPANY
OF PITTSBURGH, PENNSYLVANIA.

JAMES H. REED, President.

Promises to Pay upon receipt at the Home Office of the Company in Pittsburgh of due proof of the death of *Richard H. Roe* of *Pittsburgh,* County of *Allegheny,* State of *Pennsylvania,* herein called the Insured, if the death of the Insured occurs within one year from the date hereof or subsequently if this Contract be renewed and be in full force, to *Mary A. Roe, wife,* Beneficiary, with right of revocation, the sum of *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy year.

All insurance provided by this policy is based upon the application therefor, a copy of which is hereto attached and made a part of this Contract, and the payment of the annual premium of *Three Hundred Sixty-two* Dollars and *Ten* cents on the *First* day of *June,* 1917, as the premium for one year's insurance, the payment of the first annual premium being hereby acknowledged; and this policy will be renewed as a Limited Payment Life Policy upon the further payment of a like amount on or before the *First* day of *June* in each and every year hereafter until *Twenty* full years' premiums including the first shall have been paid after which no further premiums will be required. The first year's insurance under this policy is term insurance. The privileges, conditions and provisions on the succeeding pages of this policy are made a part of this Contract as fully as if stated over the signatures hereto affixed.

In Witness Whereof, the Company has caused this policy to be executed this *First* day of *June* in the year one thousand nine hundred and *seventeen*

H. G. SCOTT, *Secretary.* JAMES H. REED, *president.*

PRIVILEGES, CONDITIONS AND PROVISIONS.

CHANGE OF BENEFICIARY.—The Insured, subject to any existing assignment of the policy, may designate a new beneficiary by filing written notice thereof at the Home Office of the Company accompanied by the policy for suitable endorsement thereon. If any beneficiary shall die before the Insured and the Insured shall not have designated a new beneficiary, the interest of such beneficiary shall be payable to the Insured, *his* executors, administrators or assigns.

PREMIUMS.—All premiums are payable in advance at said Home Office, or to an agent of the Company upon delivery of a receipt signed by the President or Secretary of the Company and countersigned by said Agent. A grace of one month, or thirty-one days, subject to an interest charge at the rate of five per centum per annum shall be granted for the payment of every premium after the first, during which period the insurance shall continue in force. If the Insured shall die during the days of grace, the overdue premium will be deducted from any amount payable hereon in any

settlement hereunder. Except as herein provided the payment of a premium or installment thereof shall not maintain the policy in force beyond the date when the next premium or installment thereof is payable.

SELF DESTRUCTION.—Self destruction during the first policy year, whether the insured be sane or insane, is a risk not assumed by the Company, but in such case the Company will return, in full, all premiums actually received.

INCONTESTABILITY.—This policy contains no restrictions upon the Insured in respect to occupation, residence or travel from date of issue. The policy and the application therefor, a copy of which is hereto attached, constitute the entire contract between the parties and shall be incontestable after one year from its date, except for non-payment of premiums. All statements made by the Insured in said application shall, in the absence of fraud be deemed representations and not warranties, and no such statement shall avoid the policy unless it is contained in the written applicatiin hereof, a copy of which is hereto attached.

If the age of the Insured has been mis-stated, the amount payable hereunder shall be such as the premium would have purchased at the correct age.

PARTICIPATION.—This policy shall participate in the divisible surplus on the participating business and beginning at the end of the first policy year, provided the second year's premium is paid in cash, dividends shall be declared annually during its continuance. The dividends shall be available to the Insured or assigns under one of the following options:

1st.—Drawn in Cash; or,

2nd.—Left with the Company, in which case compound interest at a rate of not less than three and one-half per centum per annum will be allowed thereon; or,

3rd.—Applied toward the payment of any premium or premiums; or,

4th.—Applied to purchase paid-up additions to the policy. Such paid-up additions may be surrendered for cash at any time, and the cash value thereof shall not be less than the original cash dividends. If no option has been made, the dividend shall be applied under the *Fourth* option.

LOANS.—After three full years' premiums have been paid, the Company at any time, while this policy is in force, will advance, on proper assignment of this policy and on the sole security thereof, at a rate of interest not greater than five per centum per annum, which interest if not paid annually shall be added to the principal and bear the same rate of interest, a sum equal to, or, at the option of the owner of the policy, less than, the reserve at the end of the current policy year on this policy and on any dividend additions thereto, computed according to the American Experience Table of Mortality and interest at the rate of three and one-half per centum per annum, less not more than two and one-half per centum of the amount insured by this policy and of any dividend additions thereto.

The Company, however, will deduct from such loan value any existing indebtedness to the Company on the policy and any unpaid balance of the premium for the current policy year, and may collect interest in advance on the loan to the end of the current policy year. Failure to repay any such advance or to pay interest shall not avoid this policy unless the total indebtedness hereon to the Company shall equal or exceed such loan value at the time of such failure and until one month after notice shall have been mailed by the Company to the last known address of the Insured and of the assignee, if any. No condition other than as herein provided shall be exacted as a prerequisite to any such advance.

OPTIONS ON SURRENDER OR LAPSE.—After this policy shall have been in force three full years, the owner, within one month after any default, may elect (a) to accept the value of this policy in

cash, or (b) to have the insurance continued in force from date of default, without future participation and without the right to loans, for its face amount, including any outstanding dividend additions, less any indebtedness to the Company hereon, or (c) to purchase non-participating paid-up insurance, payable at the same time and on the same conditions as this policy. The cash value will be the reserve at the date of default on this policy and on any dividend additions thereto, computed according to the American Experience Table of Mortality and interest at the rate of three and one-half per centum per annum, less not more than two and one-half per centum of the amount insured by this policy and of any dividend additions thereto, and less any existing indebtedness to the Company on this policy. The term for which the insurance will be continued or the amount of the paid-up policy will be such as the cash value will purchase as a net single premium at the attained age of the Insured according to the American Experience Table of Mortality and interest at the rate of three and one-half per centum per annum. If the owner shall not, within one month from default, surrender this policy to the Company at its Home Office for a cash surrender value or for paid-up insurance as provided in options (a) and (c), the insurance will be continued as provided in option (b).

The figures in the following table are computed in accordance with the above provisions and upon the assumption that there is no indebtedness on the policy, and that there are no outstanding dividend additions.

NON-FORFEITURE TABLE.

The figures apply to a policy for $1000. As this contract is for $10,000 the loan, cash or paid-up insurance available in any year will be *ten times* the amount stated in the table for that year.

At end of	Cash or Loan.	Automatic Extension.		Paid-up Insurance.	At end of	Cash or Loan.	Automatic Extension.		Paid-up Insurance.
		Yrs.	Mos.				Yrs.	Mos.	
3rd Yr.	$38	4	4	$96	12th Yr.	$279	21	10	$586
4th "	58	6	8	145	13th "	310	22	10	638
5th "	85	9	9	209	14th "	343	23	9	690
6th "	109	12	2	262	15th "	377	24	8	741
7th "	137	14	6	321	16th "	412	25	9	793
8th "	164	16	6	376	17th "	448	26	11	844
9th "	191	18	1	429	18th "	486	28	4	896
10th "	219	19	6	482	19th "	525	30	7	947
11th "	249	20	9	534	20th "	566	Life.		1000

The first year's insurance under this policy is term insurance.

All values for years subsequent to the twentieth will be equal to or equivalent to the entire reserve of the policy. Figures for later years will be furnished upon request.

ASSIGNMENT.—No assignment of this policy shall be binding upon the Company, until it be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment.

REINSTATEMENT.—If default be made in premium payments and the policy has not been surrendered to the Company and cancelled, it may be reinstated at any time within three years, provided the Insured shall furnish evidence of good health satisfactory to the Company, and pay all overdue premiums to date of reinstatement, with interest thereon at five per centum per annum.

OPTIONS AT MATURITY.—The Insured, by written notice to the Company at its Home Office, and with the written consent of the assignee, if any, may elect to have the net sum payable under this policy paid either in cash or as follows:

(1) By the payment of interest thereon at three and one-half per centum per annum, payable annually, to the payee under this policy

at the end of each year during the life of the payee, and by the payment upon the death of the payee of the said net sum and accrued interest to the executors, administrators, or assigns of the payee, unless otherwise directed in said notice.

(2) By the payment of equal annual installments for a specified number of years, the first installment being payable immediately, in accordance with the following table for each $1,000 of said net sum.

(3) By the payment of equal annual installments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the payee shall survive in accordance with the following table for each $1,000 of said net sum.

Installments payable under options (2) or (3) which shall not have been paid prior to the death of the payee, shall be paid, unless otherwise directed in said notice, to the executors, administrators or assigns of the payee.

If the Insured shall not have directed otherwise the beneficiary may, after the death of the Insured, by like written notice, and with the written consent of the assignee, if any, select either of the above options.

Unless otherwise specified by the Insured the payee may on any interest date receive the amount yet due under option (1), and may at any time receive the commuted value of payments yet to be made, computed upon the same basis as option (2) in the following table, provided that no such commutation will be made under (3), except after the death of the payee occurring within the aforesaid twenty years.

TABLE OF INSTALLMENTS FOR EACH $1,000.

OPTION 2.		OPTION 3.					
NUMBER OF ANNUAL INSTALLMENTS	AMOUNT OF EACH INSTALLMENT	AGE OF BENEFICIARY AT DEATH OF INSURED	AMOUNT OF EACH INSTALLMENT	AGE OF BENEFICIARY AT DEATH OF INSURED	AMOUNT OF EACH INSTALLMENT	AGE OF BENEFICIARY AT DEATH OF INSURED	AMOUNT OF EACH INSTALLMENT
2	[illegible]	10	[illegible]	30	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	11	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	12	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	17	[illegible]	37	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	41	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		

TOTAL AND PERMANENT DISABILITY.—If the Insured has not attained the age of sixty years after one full annual premium has been paid and before a default in the payment of any subsequent premium, this policy will become fully paid up, requiring no further payment of premiums by the Insured, provided evidence, satisfactory to the Company, shall be furnished by the Insured that he has become totally and permanently disabled for life by bodily injury or disease, and is thereby prevented from performing any and every kind of duty pertaining to his occupation or any other occupation or gainful pursuit. On receipt of such evidence the Company will endorse the proper provision hereon. In such event the cash, loan and surrender values shall increase from year to year, and this policy shall participate in any distribution of surplus in its class in like manner as if the premiums had been regularly and duly paid by the Insured.

During the period of total and permanent disability, and at any time one year after the premium anniversary date first following

the date of such disability, the Company will, at the request of the insured and beneficiary or assignee, if any, pay a monthly income amounting to 1% of the face value of the policy, if there be no existing indebtedness, or if there be such indebtedness, 1% of the face value of the policy less such indebtedness; such payments to continue until the total amount of payments made shall equal the face of the policy, less all indebtedness, if any, at which time the Company's liability under this contract shall cease. In the event of the death of the Insured before the full amount of this policy has been paid to the Insured, beneficiary or assignee, the Company will pay the remaining amount due under this contract upon due proof of death. The cash, loan and surrender values will bear the same proportion to the full cash, loan and surrender values stated in table, on page 2, as the remaining amount of insurance under this contract bears to the original amount of insurance.

If, however, the Insured shall recover, so as to be able to engage in any occupation for wages or profit during the premium payment period, or before the full amount of the policy is paid, he shall then be required to pay all premiums becoming due under this contract after the date of recovery, and the liability of the Company will be limited to the face of the policy less all payments made to the Insured and less all indebtedness thereon.

The.....Annual premium for this clause is *$5.00* and is included in the whole premium charged for this policy, and this clause may be cancelled at any time by the Insured, and thereafter the Disability Insurance shall cease and the premium on this policy shall be reduced by the amount named herein, provided the policy be returned to the Company for proper endorsement.

Agents are not authorized to modify this policy or to extend the time for paying a premium.

APPLICATION.

I hereby declare and agree that all statements and answers written in this application marked Part I, and all those that I make to the Company's Medical Examiner marked Part II, are true, full and complete and are offered to the Company as a consideration for the contract of insurance, which I hereby agree to accept, and which shall not take effect until the first premium shall have been actually paid, while I am in good health, and the policy shall have been signed by the duly authorized officers of the Company and issued. I also agree that in any distribution of surplus, or apportionment of profits, the principles and methods which may then be in use by the Company for such distribution or apportionment, and its determination of the amount equitably belonging to any policy which may be issued under this application, shall be and are hereby ratified and accepted by all parties having or claiming any interest thereunder.

MEDICAL EXAMINER'S FORM.

I declare, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, each of the above answers to be full, complete and true, and that I have concealed nothing from the Examiner and that to the best of my knowledge and belief I am in good health and am a proper subject for life insurance.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

MILITARY OR NAVAL SERVICE.—The insured may without the consent of the Company, engage in Military, Naval or Red Cross service within the continental limits of the United States.

If, during the first two years of the existence of this policy, the insured shall engage, outside the continental limits of the United States, in Military, Naval or Red Cross service in time of war, notice must be given in writing to the Company, and an extra premium of five per cent. of the face amount of the policy must be paid to the Company before engaging in such service, and a like amount annually during the continuance of such service. If the Insured fails to notify the Company, or to pay the extra premium or premiums as provided above, and if he shall die while engaged in such service, or in consequence thereof, the liability of the Company shall be limited to one-tenth of the face amount of the policy for each year that it has been in force.

If the Insured shall engage in service in war at any time, outside the continental limits of the United States, the provisions of this policy for total and permanent disability benefits shall become null and void; but if after the termination of any such service evidence satisfactory to the Company shall be furnished that the insured is then an acceptable risk for such benefits, said provisions will again become operative.

J. N. JAMISON,
Assistant Secretary.

H. G. SCOTT,
Vice-President.

20-PAYMENT LIFE NON-PARTICIPATING POLICY WITH DISABILITY BENEFITS.

No. 99999 AGE 35.
AMOUNT $10,000. PREMIUM $309.40.

RESERVE LOAN LIFE INSURANCE COMPANY,

INDIANAPOLIS, INDIANA

Hereby promises and agrees to pay *Ten Thousand* Dollars, at the Home Office of the Company, to *Mary Doe, wife* of the insured, within twenty-four hours after receipt of due proof of the death of *John Doe* (hereinafter called the insured) of *Indianapolis,* County of *Marion,* State of *Indiana.*

This Policy is issued in consideration of the payment in advance of *Three Hundred Nine and 40/100* Dollars.

It will be continued as a limited payment life policy upon the further payment of a like amount on or before 12 o'clock noon (Central Standard Time), of the *First* day of *June* in each year thereafter until *nineteen* additional annual premiums have been paid or until the prior death of the insured.

This Policy shall not take effect unless the insured is alive and in good health at the time of its delivery; nor then unless the first premium has been paid.

All the conditions stated on the back of this Policy are hereby referred to and made a part of this contract as fully as if they were recited at length over the signatures hereto affixed.

STATE OF INDIANA
OFFICE OF AUDITOR OF STATE Indianapolis,.....

I, ..., Auditor of the State of Indiana, do hereby certify that the Reserve Loan Life Insurance Company of Indianapolis Indiana, has complied with the laws of the State of Indiana, and maintains with this department a deposit of the legal reserve on its policies as required by law.

.....
Auditor of State.

In Testimony Whereof, the RESERVE LOAN LIFE INSURANCE COMPANY has caused this policy to be signed by its President and Secretary, at Indianapolis, Indiana, this *First* day of *June,* One Thousand Nine Hundred and *Seventeen.*

G. L. STAYMAN, *Secretary.*

CHALMERS BROWN, *President.*

PRIVILEGES AND CONDITIONS.

This Contract Is Absolutely Free from Conditions as to Residence, Travel or Place of Death.

TABLE OF GUARANTEED VALUES.

Policy Year	Cash or Loan Value	Paid-up Insurance	Insurance Extended		Policy Year	Cash or Loan Value	Paid up Insurance	Insurance Extended	
			Years	Months				Years	Months
3	$ 380	$ 960	4	1	12	$2760	$5790	20	2
4	590	1460	6	5	13	3100	6380	21	3
5	810	1970	8	7	14	3430	6900	22	3
6	1050	2490	10	6	15	3770	7410	23	2
7	1300	3040	12	1	16	4120	7930	24	1
8	1560	3570	14	2	17	4480	8440	25	2
9	1840	4100	16	—	18	4860	8960	26	5
10	2130	4670	17	7	19	5250	9470	27	11
11	2440	5220	19	—	20	5660	10000	For	Life

The reserve on this policy and all surrender values contained therein are based on the American Experience Table of Mortality with three and one-half per cent interest, and in no case does the surrender charge amount to more than two and one-half per cent of the amount insured hereby. The first year's insurance under this policy is term insurance, purchased by the whole or part of the premium to be received during the first policy year, and the policy shall be valued according to its terms and the laws of the State of Indiana.

In the event of no indebtedness hereon, the values in the above Table will apply. Any indebtedness hereon may be paid in cash and the values in the Table will then apply, or if not so paid, the cash and loan values will be reduced by the amount of the indebtedness; the paid-up insurance will be reduced in the ratio of the indebtedness to the net value of such paid-up insurance; and the extended insurance shall be for as long a term as the balance, left after deducting the indebtedness from the net value of the extended insurance as shown in the Table, will purchase as a net single premium. Premium payments for fractional parts of a year, if any, will proportionately increase the values in the Table. Values after twenty years shall be equivalent to the full reserve on this policy.

LOAN VALUE.—At any time after two years from the date hereof, and while this policy is in force, the Company will, within ninety days after receipt of written request by the insured, loan upon the sole security of this policy up to the amount indicated in the Table of Guaranteed Values opposite the current policy year. The Company will require a satisfactory assignment of the policy as security, and will deduct from the loan any existing indebtedness on or secured by this policy, any unpaid balance of the premium for the current policy year and interest at the rate of six per cent per annum to the end of the current policy year. All or any part of the sum loaned may be repaid at any time. Failure to pay any loan or interest thereon shall not avoid this policy unless the total indebtedness to the Company shall equal or exceed the legal reserve on this policy, nor until thirty-one days after legal notice shall have been mailed by the Company to the last known address of the insured, and assignee, if any, if such assignee has notified the Company of his address.

LOAN INSURANCE.—Any loan upon this policy may be insured, subject to evidence of insurability satisfactory to the Company. Loan insurance secured for this purpose shall be applied to the cancellation of any such indebtedness should the policy mature as a death claim. Such loan insurance shall take effect only after

the insured has furnished evidence of insurability satisfactory to the Company, paid the premium based upon the rate at the attained age of the insured at the date of granting or renewing such loan insurance in accordance with the following premium schedule, and has received a certificate of loan insurance from the Company.

SCHEDULE OF PREMIUM RATES FOR LOAN INSURANCE.

Annual Premium for $100 Loan Insurance.

Age	Premium	Age	Premium	Age	Premium	Age	Premium	Age	Premium
21	$0 80	29	$0 85	37	$0 95	45	$1 17	53	$1 72
22	80	30	86	38	97	46	1 21	54	1 84
23	81	31	87	39	99	47	1 26	55	1 96
24	82	32	89	40	1 02	48	1 31	56	2 10
25	82	33	90	41	1 04	49	1 37	57	2 26
26	83	34	91	42	1 07	50	1 45	58	2 43
27	84	35	92	43	1 10	51	1 53	59	2 62
28	85	36	94	44	1 13	52	1 62	.....	.....

For a period of less than one year the premium shall be at the rate of one-tenth of the annual premium for each month or fraction of a month, but in no event to exceed the premium for one year.

Loan insurance shall expire on each anniversary date of this policy but such insurance may be renewed from year to year until the insured has attained the age of sixty, by paying the annual premium based on the rate at the insured's then attained age. Any excess of loan insurance over the indebtedness hereon to the Company shall be void, and the Company will refund to the insured any unearned premium therefor.

CASH VALUE.—At any time after three annual premiums have been paid hereon, and within one month from date of default in payment of any premium, the Company will, within ninety days after receipt of written request by the insured, with a full and valid surrender of this Policy and all claims hereunder, pay a cash surrender value as indicated in the Table of Guaranteed Values opposite the number of years for which annual premiums have been paid. Cash values are at least equal to the sum which would otherwise be available for the purchase of extended insurance.

PAID-UP INSURANCE.—At any time after three annual premiums have been paid hereon, and within one month from date of default in payment of any premium, the Company will, upon written request by the insured, convert this Policy into paid-up non-participating insurance for the amount shown in the Table of Guaranteed Values opposite the number of years for which annual premiums have been paid.

EXTENDED INSURANCE.—At the expiration of three years from the date hereof, if any subsequent premium be not paid when due, the Company will, without action on the part of the insured, extend this policy as non-participating term insurance, without loan values, for the term provided in the Table of Guaranteed Values opposite the number of years for which annual premiums have been paid. The term of extended insurance shall be reckoned from the due date of the unpaid premium, the thirty-one days of grace hereunder being included in said term.

INCONTESTABLE.—If the premiums are duly paid as required, this policy shall be incontestable after it has been renewed beyond the first year, except for violation of the conditions relating to military, naval or militia service in time of war.

GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty-one days (without interest), during which time this policy will remain in force, will be allowed for the payment of any annual, semi-annual or quarterly renewal premium; Provided, that if the insured shall die within such period of grace the unpaid premium for the current policy year will be deducted in any settlement under the policy.

PREMIUMS.—Premiums are due and payable in advance at the Home Office of the Company, in the City of Indianapolis, Indiana, or to a designated collector, but in any case only in exchange for the Company's receipt therefor, signed by the Secretary and countersigned by such collector. Upon default in payment of any premium, or of any instalment thereof, this policy shall be null and void and all premiums forfeited to the Company, except as herein provided.

CHANGE OF BENEFICIARY.—This contract is made with the person whose life is insured hereby and the beneficiary shall have no interest in this policy until after the death of the insured. The insured during lifetime reserves the right, without the consent of the beneficiary, to surrender this policy to the Company for cancellation, cash, paid-up or extended insurance. The insured may change the beneficiary named herein, provided this policy has not been assigned. Such change will take effect when endorsed hereon by the Company. If any beneficiary shall die before the insured, the amount which would have been payable to such deceased beneficiary shall be payable to the executors, administrators or assigns of the insured.

REINSTATEMENT.—If this policy shall lapse because of default in payment of premium, or of any instalment thereof, it may be reinstated at any time upon payment of overdue premiums with interest compounded at five per cent per annum, subject to evidence of good health satisfactory to the Company.

POLICY TO CONTAIN ENTIRE CONTRACT.—This policy and the application herefor (a copy of which application is attached hereto) shall constitute the entire contract between the parties hereto. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement made by the insured shall avoid this policy unless it is contained in the written application therefor. No action at law or suit in equity shall be commenced or maintained hereon nor recovery had, unless such action or suit is commenced within five years after the cause of action shall accrue.

PROOFS OF DEATH.—Proofs of death of the insured and of the interest of the claimant must be furnished to the Company at its Home Office in the City of Indianapolis, Indiana. Any indebtedness hereon, including any balance of the current year's premium remaining unpaid, will be deducted in the settlement thereof.

MISSTATEMENT OF AGE.—If the age of the insured was misstated in the application on which this policy was issued, the amount payable shall be the insurance which the premium paid would have purchased at the correct age of the insured.

ASSIGNMENT.—No assignment of this policy shall be binding upon the Company unless it be filed with the Company at its Home Office in the City of Indianapolis, Indiana, upon blanks furnished by the Company. The Company assumes no responsibility as to the validity of any assignment.

MILITARY AND NAVAL SERVICE.—This policy is unrestricted as to military, naval or militia service in time of peace. Death while engaged in military, naval or militia service in time of war, or in consequence of such service, shall render the Company liable for only the reserve maintained on this policy, unless the Company's permission to engage in such service shall have been obtained and such extra premium or premiums as the Company may require shall have been paid.

SUICIDE.—Self-destruction within one year from the date hereof, whether the insured be sane or insane, is not a risk assumed by the Company, but in such case the Company will return the premiums actually paid hereon.

INSTALMENT BENEFITS.

OPTION 1. This policy is issued payable in one sum at the death of the insured, but the insured may at any time, while this policy is in force and unassigned, change the manner of such payment by one sum to payment by monthly or annual instalments; the first instalment to be paid at same time as cash settlement would otherwise have taken place, and each succeeding instalment to be paid on like date in each month or year thereafter until all instalments shall have been paid. On this plan the Company will pay, in lieu of each One Thousand Dollars of insurance herein provided, the following amounts:

$1,071.50 divided into fifty monthly instalments of.....$21.43 each
$1,148.00 divided into one hundred monthly instalments of.$11.48 ea.
$1,161.70 divided into ten annual installments of.....$116.17 each
$1,258.20 divided into fifteen annual instalments of.....$83.88 each
$1,359.60 divided into twenty annual instalments of.....$67.98 each

OPTION 2. In lieu of a cash settlement under this policy the insured may, at any time while this policy remains in force and unassigned, have the option of securing from the Company an instalment policy; the amount of the instalment to be determined by the age of the beneficiary at the death of the insured, and by the following table of instalments for each One Thousand Dollars principal sum insured. Twenty instalments at least will be paid, but instalments will continue during the lifetime of the beneficiary. The first instalment will be paid at the same time as cash settlement would otherwise have taken place, and each succeeding instalment on like date of each year thereafter during the lifetime of the beneficiary. If the beneficiary should die before the completion of the twenty instalment payments, the unpaid instalments will be paid thereafter to the executor, administrator or assigns of the beneficiary.

Age of Beneficiary at Death of Insured	20 Annual Instalments Certain with Continuous Instalments During Life of Beneficiary	Age of Beneficiary at Death of Insured	20 Annual Instalments Certain with Continuous Instalments During Life of Beneficiary	Age of Beneficiary at Death of Insured	20 Annual Instalments Certain with Continuous Instalments During Life of Beneficiary	Age of Beneficiary at Death of Insured	20 Annual Instalments Certain with Continuous Instalments During Life of Beneficiary	Age of Beneficiary at Death of Insured	20 Annual Instalments Certain with Continuous Instalments During Life of Beneficiary
20	$45 24	29	$47 98	38	$52 02	47	$57 53	56	$63 43
21	45 49	30	48 36	39	52 56	48	58 20	57	64 00
22	45 76	31	48 75	40	53 13	49	58 88	58	64 53
23	46 03	32	49 16	41	53 71	50	59 56	59	65 03
24	46 32	33	49 59	42	54 31	51	60 24	60	65 50
25	46 63	34	50 04	43	54 92	52	60 91	61	65 92
26	46 94	35	50 51	44	55 55	53	61 57	62	66 30
27	47 27	36	51 00	45	56 20	54	62 21	63	66 64
28	47 62	37	51 50	46	56 86	55	62 83	64	66 94

DOUBLE INDEMNITY AND TOTAL DISABILITY.

In consideration of the payment of twenty cents per thousand insurance, which is included in the premium named on the face of this policy,

If fatal injuries are sustained by the insured by reason of the wrecking, collision, lurching or swaying, of any railway passenger car using steam or electricity as motive power, the insured being a passenger within such car at the time of such injury; or by the fall or negligent operation of any licensed passenger elevator, within which the insured shall at the time be riding as a passenger; or are caused by the burning of a building while the insured is therein, the amount payable to the beneficiary under this policy shall be double the principal sum insured hereby: Provided, that no fatal injury sustained while getting on or off or being upon the step or steps or platform of any railway, or street railway car, shall be covered by this double indemnity clause; or,

Should the insured suffer an injury, through external, violent and accidental means, resulting in the severance of both hands at or above the wrist; or the severance of both feet at or above the ankle; or the severance of one hand and one foot at or above the wrist and ankle; or the total loss of the sight of both eyes; or the total loss of the sight of one eye and the severance of one hand at or above the wrist; or the total loss of the sight of one eye and the severance of one foot at or above the ankle; the insured shall be deemed totally disabled, and the full amount insured by this policy shall be payable to said insured upon due proof of such disability and the surrender of this policy for cancellation.

The insured may cancel this double indemnity and total disability insurance on any anniversary of this policy, and after such cancellation the premium named on the face hereof shall be reduced by the premium charged therefor; or it will be automatically cancelled when premiums cease to be paid.

Attached to and forming part of Policy No. 99999, issued by the Reserve Loan Life Insurance Company.

APPLICATION.

I hereby agree that all provisions of law forbidding any physician who has attended or who may attend me, from disclosing any and all information which he has or may acquire by such attendance, are hereby expressly waived; that in any distribution of surplus, the principles and methods which may then be in use by the Company for determination of the amount and its apportionment are hereby accepted; that the policy shall not take effect unless I am alive and in good health at the time of its delivery to me; nor then unless the first premium is paid in cash or a note for extension of time for such payment is accepted by the Company at its Home Office in Indianapolis, Indiana, and that the method or plan of conducting the business of said Company may at any time be changed to such plan as may be provided by any law of the State of Indiana relating to Life Insurance Companies. I hereby agree that each statement made herein and in Part 2 of this application, by whomsoever they be written, are full, true and complete, and that each of the same is material to the risk.

I certify that the above declaration was made by the applicant, and that I witnessed his signature thereto.

.....Soliciting Agent.

MEDICAL EXAMINER'S FORM.

I hereby declare that I have read each of the above answers and that they are full, complete and true and material to the risk.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFIT RIDER

No. 99,999. Age *35.*
Amount $*10,000.* Premium $*372.50.*

THE ROYAL UNION MUTUAL LIFE INSURANCE COMPANY OF DES MOINES, IOWA.

AGREES TO PAY *Ten Thousand* Dollars, at its home office, to *Clara D. Moines (wife of insured)*, beneficiary, if living, (with right of revocation), otherwise to the executors, administrators or assigns of the Insured, upon receipt of due proofs of the death of *Graydon D. Moines*, the Insured, during the term of one year from the date hereof. The first year's insurance under this policy is term insurance.

The consideration for this insurance shall be the declarations, answers and agreements made in the application for this policy, a copy of which shall be endorsed hereon, or attached hereto, and made a part thereof, and the payment of *Three Hundred Seventy-two* and *50*/100 Dollars in advance on the *1st* day of *June, 1917,* receipt of which is hereby acknowledged.

IN CONSIDERATION of the said application, and the payment of like amounts on the same dates in the succeeding *nineteen* years or until the prior death of the Insured, this insurance shall continue after the first year until the death of the Insured.

OPTIONAL LIFE ANNUITY.—On the anniversary nearest the age of 65 of the Insured, this policy may be surrendered, and the reserve will then purchase an annuity of $*820.00,* payable annually during the life of the Insured; the first payment to be deferred one year.

The general conditions and benefits stated on the following pages hereof are hereby made a part of this contract as fully as if recited over the signatures hereto affixed.

Signed, sealed and issued in the City of Des Moines, Iowa, this *1st* day of *June, 1917,*

FRANK D. JACKSON,
President.

SIDNEY A. FOSTER,
Secretary.

CONDITIONS, BENEFITS AND PRIVILEGES.

THE CONTRACT.—This policy and the application therefor, taken together, constitute the entire contract, which cannot be varied nor any of its terms waived, except in writing, endorsed hereon and signed at the Home Office by the President or Secretary of the Company, whose authority for this purpose shall not be delegated. And it is agreed that there are no erasures on this contract as issued and no part or parts of its printed or written context stricken out or altered. No agent can make, alter or discharge this contract or vary or extend its terms. All statements of the insured in his application shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall void this policy unless it be contained in the written application therefor, and a copy of such application be attached to the policy when issued.

PREMIUM PAYMENTS.—Each premium is due and payable at noon on the dates specified, at the Home Office of the Company; it may be paid elsewhere only to an authorized collector in exchange for the Company's receipt signed by its President or Secretary and countersigned by said collector. If such payments are not made in accordance herewith, all insurance and rights hereunder, except such as are hereinafter provided for, shall be forfeited without notice of forfeiture or special action on the part of the Company.

GRACE IN PAYMENT OF PREMIUMS.—After this policy shall have been in force one year, thirty-one days of grace shall be allowed in the payment of premiums, during which period the premiums shall be subject to an interest charge at a yearly rate of six per cent. If death occurs during said period the amount of the unpaid premium, with interest, shall be deducted from the amount payable hereunder. No agent or collector can extend the time for payment of premiums nor make any binding agreement in relation thereto.

REINSTATEMENT.—At any time after default in payment of premium hereon, or after any non-forfeiture or surrender value option (except cash surrender value) herein given, shall have been taken, this policy may be reinstated to its original form and amount by payment to the Company of arrears of premiums with interest at the rate of six per cent. per annum, and payment or reinstatement of any indebtedness existing against the policy at the time of the default, with interest at six per cent., provided that evidence of insurability satisfactory to the Company be furnished, (without expense to the Company).

CHANGE OF BENEFICIARY.—If the right of revocation has been reserved, or in case of the death of the designated beneficiary, the insured may at any time while the policy is in force, and subject to any existing assignment of the policy, designate a new beneficiary (with or without the right of revocation) by filing written request therefor at the Home Office, together with this policy; such change to take effect on the endorsement thereof on the policy by the Company.

ASSIGNMENT OF POLICY.—No assignment hereof shall be binding upon the Company unless a duplicate original thereof shall have been filed at the Home Office. Assignment blanks will be furnished upon application. Proof of interest may be required when the policy becomes payable or when any settlement thereof or

thereunder is demanded. The Company does not guarantee the validity of any assignment.

EXISTING INDEBTEDNESS DEDUCTED.—Any existing indebtedness to the Company, including any balance of the premium for the then current insurance year remaining unpaid, shall be deducted in any settlement of this policy, or of any benefit or option thereunder.

LOANS.—At the end of the third or any subsequent policy year, there being no default in any payment, the Company will loan, on proper assignment and delivery to it of this policy and on the sole security thereof, a sum equal to, or at the option of the owner of this policy, less than the cash surrender value at the end of such policy year, deducting therefrom interest in advance for one year and all other indebtedness to the Company on said policy. Said loan shall bear interest at the rate of six per cent. per annum, which, if not paid when due shall be added to the existing loan and bear interest at the same rate. Failure to repay said loan or pay interest thereon shall not void the policy unless the total indebtedness upon such loan and policy shall equal or exceed the cash value hereunder, in which event and whereupon the policy shall cease and become void.

INCONTESTABILITY.—After one year from date hereof, this policy shall be incontestable except for non-payment of premiums, misstatement of age or violation of the clause restricting war service.

MISSTATEMENT OF AGE.—If the age of the insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the true age.

SELF-DESTRUCTION.—In case of self-destruction of the insured while sane or insane, within one year from date of this policy, the Company will pay to the beneficiary, on satisfactory proof of death of the insured, and the surrender of the policy, fully receipted, ten per cent. of the face hereof.

VALUATION FOR RESERVES.—The reserve on this policy shall be valued by the preliminary term method in accordance with the laws of Iowa, except valuations may be varied to comply with the laws governing valuations for the states in which such policies are delivered; but the basis shall be the American Experience Table of Mortality and three and one-half per cent. interest.

FREEDOM FROM RESTRICTION.—This policy is absolutely free from restriction as to residence, travel, or occupation, from the date of its issue, except engagement at any time in military or naval service during war. Such engagements shall require the written permission of the Company and the payment of an extra premium, at the established rate, while so engaged. In case of death during such engagement and without the Company's written permission, the liability of the Company hereunder shall be limited to the amount of the then legal reserve on this policy.

GUARANTEED SURRENDER VALUE AND NON-FORFEITURE BENEFITS.—At the end of the third or any subsequent policy year, premiums having been paid in full to the end of such year, and on default in payment of a subsequent premium or at any time within the period of grace thereafter, the owner of this policy shall be entitled to any one of the following Guaranteed Surrender Value and Non-Forfeiture Benefits, the amounts of the same being stipulated in the table given below, for the number of full years, for which premiums shall have been paid, the net value of which shall not be less than

the legal reserve on the policy and any existing additions thereto at the end of such years, computed by the American Experience Table of Mortality and three and one-half per cent. interest less a sum of not more than two and one-half per centum of the amount insured by the policy and of any existing additions thereto; (a) the cash values stipulated herein shall be at least equal to the sums which would otherwise be available for the purchase of paid-up insurance under options (b) and (c), and shall be paid on surrender of the policy to the Company, properly receipted; (b) the policy, on presentation thereof to the Company for endorsement and on written request of the Insured, will be continued in force for the full amount of insurance hereunder and without further payment of premiums or medical re-examination and without the right to loans or dividends, for the period specified herein; (c) the policy, on presentation thereof to the Company for endorsement, will be continued in force for the reduced amount of non-participating paid-up insurance stipulated herein, payable as originally provided.

If no choice of other options has been made, option (c) shall become effective without action on the part of the Insured; and whenever presented the policy shall be so endorsed.

If quarterly or semi-annual premiums have been paid for one-quarter, one-half or three-quarters of a year beyond the end of the third year or of any year thereafter, the cash, paid-up, or extended insurance values shown herein will be proportionately adjusted as follows: one-quarter, one-half or three-quarters of the difference between the value or extended insurance period for the end of the previous year and the value or period for the next year shall be added to the value or period for the previous year.

The figures in the following table are computed in accordance with the above provision and under the assumption that there is no indebtedness on the policy, and that all dividends have been drawn in cash.

TABLE OF GUARANTEED LOAN AND SURRENDER VALUE AND NON-FORFEITURE BENEFITS.

Policy Year	Reserve	Surrender Charge	Cash or Loan Values	Paid-up Ins. Values	Extended Term Ins.		Policy Year	Cash or Loan Values (Full Res've)	Paid-up Ins. Values	Extended Term Ins.	
					Yrs.	Mos.				Yrs.	Mos.
3	$428	$55	$ 373	$ 950	4	3	12	$2795	$5870	21	10
4	654	48	606	1510	6	11	13	3109	6390	22	10
5	889	41	848	2070	9	7	14	3435	6900	23	9
6	1132	34	1098	2620	12	1	15	3772	7420	24	8
7	1384	25	1359	3180	14	5	16	4122	7930	25	9
8	1646	17	1629	3730	16	4	17	4485	8450	26	11
9	1918	9	1909	4280	18	0	18	4862	8960	28	4
10	2200	..	2200	4820	19	6	19	5254	9480	30	7
11	2492	..	2492	5350	20	9	20	5662	10000	Paid up	

DIVIDENDS.—In accordance with the method adopted by the Company for the calculation and distribution of all dividends and surplus, the Company will *annually* determine and account for the portion of the divisible surplus to be allotted to this policy, beginning not later than the end of the *second* policy year, and at the end of each ..... year thereafter.

The Insured shall have the option, on any anniversary of the policy after the *second* having any dividends which may then be available paid or applied as follows: (a) Paid in cash, or (b) Applied to the reduction of any premiums, or (c) Applied as a single premium at the attained age at the Company's rates then in force, without medical examination, to purchase additional participating insurance, or (d) Left with the Company to accumulate to the credit of the policy with interest at the rate of three and one-half per cent. per annum, in which case the accumulation shall be payable at the death of the Insured or may be withdrawn in cash on any anni-

versary of the policy. If the Insured shall not have chosen options (b), (c) or (d), within thirty-one days from the time the dividends are declared, the same shall be paid in cash, or, if required by the laws of the state in which this policy is delivered, option (c) shall become effective.

OPTIONS AT THE DEATH OF THE INSURED.—The Insured, by written notice to the Company, at its Home Office, and with the written consent of the assignee and irrevocable beneficiary, if any, may elect that the net sum payable under this policy at the death of the Insured shall be payable either in cash or as follows:

Option 1. On demand of the beneficiary or at the death of the beneficiary, as may be directed by the Insured in the said notice, interest on the said net sum, at the rate of three and one-half per cent. to be paid by the Company annually to the beneficiary until the said net sum is paid on the said demand or death.

Option 2. By the payment of equal annual instalments for a specified number of years to the beneficiary or executors thereof, the first instalment being payable immediately, in accordance with the following table for each $1,000 of the said net sum. (See table, option 2 below.)*

Option 3. By the payment of equal annual instalments, the first instalment being payable immediately, for a fixed period of twenty years, to the beneficiary or executors thereof, the said annual payments to continue during the life of the beneficiary after the said fixed period. (See table, option 3 below.)†

Unless otherwise specified by the Insured, the beneficiary may, on any interest date, receive the amount of the said net sum yet due, under Option 1, or may, at any time receive the commuted value of payments yet to be made, computed upon the same basis as Option 2 in the following table, provided that no such commutation will be made under Option 3 except after the death of the beneficiary occurring within the aforesaid twenty years.

TOTAL DISABILITY RIDER OF POLICY OF ROYAL UNION MUTUAL LIFE INSURANCE COMPANY.

IN CONSIDERATION of the annual payment of *Forty-five Cents* per Thousand Dollars for this Disability Rider hereby issued under and attached to Policy No. 99,999, issued to *Graydon D. Moines* by the Royal Union Mutual Life Insurance Company, of Des Moines, Iowa, (which sum is included in the annual premium stipulated in said original policy), the following clause and agreement when attached to said policy is hereby added to and incorporated in said policy as fully as though originally set forth therein:

A. WAIVER OF PREMIUM.—If, after this policy shall have been in force one full year and before default in the payment of any premium, the Company receives due proof that the Insured before attaining the age of sixty years has become wholly disabled by bodily injury or disease so that he is and will be presumably thereby permanently and continuously prevented from engaging in any occupa-

tion whatsoever for remuneration or profit, the Company shall waive payment of each premium as it thereafter becomes due during the insured's said disability. In making any settlement under this policy the Company shall not deduct any part of the premium so waived, and the loan and cash surrender values provided for in the policy shall increase from year to year in the same manner as if the premiums so waived had been paid in cash. Under all the conditions aforesaid, except that insured shall attain the age of sixty years before becoming disabled, the Company shall waive payment of each premium thereafter becoming due during such disability, but the face amount of the policy (which in all cases of instalment policies shall be construed to be the commuted value at maturity) shall be reduced by the amount of each such waived premium, and the loan and cash surrender values as provided by the policy shall be based upon said reduced amounts of insurance in the same manner as if the premiums for such reduced amounts of insurance had been duly paid.

B. INSTALMENT PAYMENTS.—In addition to waiving payment of premiums as aforesaid, if such disability shall have occurred before the Insured has attained the age of sixty years, the Company, one year after said proof of such disability, shall pay to the Insured one-tenth of the face amount of the Policy (which in all cases of instalment policies shall be construed to be the commuted value at maturity) and a like amount in each insurance year thereafter during the continuance of such disability prior to the maturity of the Policy; the Policy must be returned to the Company for the endorsement thereon of each payment. At the Insured's option any such payment or payments may be left with the Company to accumulate until the maturity of the Policy at such rate of interest as the Company may declare on funds so held by it but at a rate not less than three and one-half per centum, compounded annually. Each instalment shall reduce to that extent the amount of insurance in force, and the Loan and Cash Surrender Values provided for under this contract shall be calculated for the reduced amount insured. If at the time when any such instalment becomes payable there shall be an indebtedness on the Policy in excess of the Cash Surrender Value of the reduced amount of insurance, the Company shall apply such part of the instalment as may be necessary to reduce the indebtedness to the amount secured by such Cash Surrender Value. Whenever the total amount of said instalments, together with the amount of any remaining indebtedness to the Company, shall equal the face amount of the Policy, plus any paid-up dividend additions, unpaid dividends and dividends left to accumulate to the credit of the Policy, then the Company's obligations under the Policy shall thereby be fully satisfied and discharged without further action.

C. RECOVERY FROM DISABILITY.—Should the Company accept under this Policy proofs of disability, it may nevertheless at any time thereafter, and from time to time, but not oftener than once a year, demand of the Insured proof of the continuance of such disability, and upon failure to furnish such proof, or, if it appears that the Insured has become able to engage in any occupation whatsoever for remuneration or profit, no further premiums shall be waived and no further instalment payments will be made by the Company. But if the amount of the insurance shall then have been reduced under any of the foregoing provisions such reduced amount of insurance shall thereafter be the face amount of the Policy, and the premiums thereafter falling due will be reduced in proportion to the reduced amount of insurance, and all benefits under the Policy will be reduced accordingly.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot shall be considered as total and permanent disability within the meaning of this Rider.

IN WITNESS WHEREOF, this rider is signed, sealed and issued in the city of Des Moines, Iowa, this *first* day of *June*, 1917

ROYAL UNION MUTUAL LIFE INSURANCE CO.

SIDNEY A. FOSTER, *Secretary.* FRANK D. JACKSON, *President.*

APPLICATION.

I hereby certify that the above answers are correct and true to the best of my knowledge and belief.

It is agreed that, the policy issued on this application, being in force and not assigned, the insured shall control all surrender value privileges. Also if not assigned, and if right of revocation has been retained, the insured may change the beneficiary or beneficiaries, but such change shall not take effect until written request, properly attested, has been furnished with the policy to the Company at the Home Office during the lifetime of the insured, for the endorsement of the new nominee or nominees.

It is also agreed as follows: First, That in the event of self-destruction, whether sane or insane, within one year from date of this policy the Company's legal liability shall be but 10 per cent of the amount otherwise agreed to be paid on this policy in event of death. Second, That the Company's method for distribution of surplus shall be accepted. Third, That any note or obligation given for premiums shall be accounted only as an extension of time for payment, and if not paid at maturity, all liability under any policy issued hereon shall at that date without grace cease, except for the non-forfeiture provisions of the policy; and the full amount of said note or obligation, with interest, or the reversionary value thereof shall first be deducted in any settlement hereunder, and shall be deemed as earned. Fourth. That the Company shall be liable under the policy contract immediately after the application has been approved in writing by the Company at its Home Office, provided the first premium has been paid in cash on the date of the application; otherwise the Company shall not be liable until the policy is delivered and the first premium thereon paid while I am living and in good health.

I have paid to John Smith, Agent, $368.00, the first annual premium on the policy applied for. If the risk is not assumed by the Company, this sum is to be returned on the conditions of the receipt taken herefor.

I hereby certify that I have reviewed the above, and that the declarations, statements and representations made by me in this application, and all answers taken down in writing hereon and in the medical examination, are hereby made the basis for the issuance of the policy hereby applied for, and I declare the same to be true.

MEDICAL EXAMINER'S FORM.

I hereby certify that the above answers are correct and true to the best of my knowledge and belief.

20 PAYMENT LIFE (ENDOWMENT AT 85) ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

(Waiver of Premium and Income to Insured.)

No. 99,999. AGE 35.
AMOUNT, $10,000. PREMIUM, $359.50.

SCANDIA LIFE INSURANCE COMPANY OF CHICAGO, ILLINOIS.

In Consideration of the application herefor and of the payment, in the manner specified, of the premium herein stated, hereby endows and insures the person herein designated as the Insured, for the amount named herein, payable as specified, subject to the provisions of this policy. Amount, *Ten Thousand* Dollars, payable to the Insured, *John Doe,* if living and this policy be in full force at the end of the policy year falling nearest the *Eighty-fifth* anniversary of the birth of the Insured, which is the end of the endowment period of this policy; or immediately upon receipt of due proof of the prior death of the Insured during the continuance of this policy to the Beneficiary, *Mary Doe, wife of the Insured.*

The Insured shall have the right, at any time while this policy is in force and not assigned, to change the beneficiary, original or substituted, by filing at the home office on the Company's form therefor a written request for the change desired and presenting this policy for endorsement, but such change shall take effect only when endorsed on this policy, whereupon all rights of the former beneficiary or beneficiaries shall cease. If any beneficiary shall die before the Insured, the interest of such beneficiary shall vest in the Insured, unless otherwise stipulated herein.

THE ANNUAL PREMIUM of *Three Hundred Fifty-nine* Dollars and *Fifty* Cents, which includes *$15.30* consideration for total and permanent disability benefit hereinafter provided, will be payable on delivery hereof and on the *Fifteenth* day of *June* in each year until premiums have been paid for *Twenty* policy years, or until the prior death of the Insured. Upon written request of the Insured, approved by the Company at its home office, premiums may be paid in either semi-annual or quarter-annual instalments as follows:

$187.00 semi-annually, carrying the insurance six months; or *$95.30* quarter-annually, carrying the insurance three months. If premiums be paid in instalments and this policy becomes a claim by death, any instalments necessary to complete the premium for the then current policy year will be deducted in the settlement of the claim hereunder.

STATE OF ILLINOIS
INSURANCE DEPARTMENT

Springfield, Ill. . . . . 19. . . .

This policy is registered, and approved securities, equal in value to the legal reserve hereon, are held in trust by this department.

. . . . . .

Insurance Superintendent

PAYMENT OF PREMIUMS. All premiums, or instalments of premiums, are payable in advance at the home office, or when due, to an agent of the Company upon delivery of a receipt signed by the President or Secretary and countersigned by said agent. Subject to the grace provision, the payment of a premium or instalment thereof shall not continue this policy in force beyond the date when the next premium or instalment thereof is due. Except as hereinafter provided, failure to pay any premium or instalment when due, or within the grace period, shall terminate all obligations of the Company under this policy.

GRACE. After the payment of the first annual premium or regular instalment thereof, a grace of thirty-one days will be allowed for the payment of any subsequent premium or instalment, this policy meanwhile continuing in force. In the event of the death of the Insured during the said thirty-one days the sum necessary to complete the premium payment for the then current policy year will be deducted from the amount payable hereunder.

PARTICIPATION. Beginning at the end of the first policy year, provided the second year's premium is paid, and annually thereafter during its continuance this policy shall be credited with its share of the Company's divisible surplus as ascertained and determined by the directors. At the option of the Insured dividends will be (1) paid in cash, or (2) applied on a premium due hereon, or (3) used to purchase participating paid-up additions to this policy, or (4) left with the Company to accumulate to the credit of this policy at such annual rate of interest, credited on each anniversary, as the Company may declare on such funds, but in no case less than 3½%. During the continuance of this policy, the whole or any part of dividend accumulations may be withdrawn in cash by the Insured at any time on demand. All outstanding accumulations will be payable in cash upon discontinuance of this policy, to the beneficiary if the policy matures as a death claim, otherwise to the Insured, provided that no premium shall be construed as paid, either wholly or in part, nor any insurance hereunder extended or continued in force by reason of any dividend accumulations remaining with the Company. If no election is made prior to any anniversary the dividend for that anniversary will be paid in cash.

PAID-UP BY DIVIDENDS. Whenever at the end of any policy year, and subject always to any existing indebtedness hereon, the dividend accumulations or the reserve on paid-up additions then to the credit of this policy, or both, together with the reserve on this policy, shall equal the reserve on the same basis on a fully paid-up policy of the same kind and amount at the then attained age of the Insured, the Company will endorse this policy as paid-up in full, provided that proper request in writing is made therefor and a satisfactory release is given.

LOANS. At any time after three full annual premiums have been paid hereon and while this policy is in force the Company will loan, on the sole security of the policy properly assigned and delivered to the Company, the whole or any part of the cash value of this policy at the end of the policy year during which the application for the loan is made. From the amount of any such loan the Company will deduct any existing indebtedness on account of or secured by this policy, any unpaid portion of the current policy year's premium, and interest at the annual rate of 6% to the end of the current policy year. Interest thereafter will be payable annually in advance at the same rate, and any interest not paid in cash will be charged against this policy so long as the total indebtedness hereon does not exceed its cash value. All or any part of such loan may be repaid at any time while this policy is in force, but non-payment of either loan or interest shall

not void this policy until the total indebtedness hereon shall equal or exceed the cash value hereunder, nor until thirty-one days after the Company shall have mailed notice of such fact to the Insured and assignee, if any, at their last known post-office addresses. The granting of any loan may be deferred by the Company for not exceeding sixty days after the application therefor is made, unless the loan be solely for the purpose of paying premiums due on policies in this Company.

NON-FORFEITURE PROVISIONS. Upon default in the payment of any premium or instalment, after three full years' premiums have been paid hereon, the Insured, within thirty-one days from the last date to which premiums have been paid, may elect, by a writing filed with the Company at its home office, accompanied by this policy, one of the following options:

OPTION 1. CASH VALUE. To surrender this policy for its cash value less any indebtedness to the Company hereon or secured hereby (this balance is hereinafter referred to as the net cash value). Payment of the amount due under this option may be deferred sixty days after receipt of the application therefor.

OPTION 2. PARTICIPATING PAID-UP ENDOWMENT INSURANCE. To have the insurance continued by endorsement hereon for a reduced amount of paid-up endowment insurance payable as provided in this policy. Such paid-up insurance shall have a cash value equal to the full reserve at time of surrender, or a loan value up to the limit of its cash value, any loan made thereon to be in accordance with the "Loans" provision of this policy. Such paid-up insurance shall participate annually in the distribution of surplus, the share apportioned thereto to be payable in cash.

OPTION 3. NON-PARTICIPATING CONTINUED INSURANCE. To have the insurance continued by endorsement hereon for the face amount of this policy plus any dividend additions hereto and less any indebtedness to the Company hereon or secured hereby, from the date to which premiums have been paid, for such term in years and days as is hereinafter provided, but without future participation and without the right to loans. Such continued insurance shall have a cash value equal to the full reserve at time of surrender.

The cash value of this policy under Option 1, after premiums have been paid for three full years or more, will be the reserve on the date to which premiums have been paid for the face amount of this policy and any dividend additions hereto less a surrender charge which in no case shall be more than 1½% of the face amount of this policy.

The amount of paid-up endowment insurance obtainable under Option 2, or the term for which the insurance will be continued under Option 3, will be such as the net cash value obtainable under Option 1 will purchase at the then attained age of the Insured when applied as a net single premium; provided that if said net cash value be more than sufficient to continue the insurance under Option 3 to the end of the endowment period of this policy, the balance shall be applied as a net single premium to purchase non-participating paid-up pure endowment, payable at the end of said period if the Insured be then living, but not otherwise.

AUTOMATIC PROVISION. If the Insured shall not within the aforesaid thirty-one days elect one of the foregoing options, the insurance shall be continued as participating paid-up endowment insurance for a reduced amount, as provided in Option 2.

RESERVE AND NET SINGLE PREMIUMS. The reserve held for the face of this policy and for any dividend additions hereto and the reserves and net single premiums mentioned herein shall be computed in accordance with the American Experience Table of Mortality, assuming interest at the rate of 3½% per annum.

TABLE OF LOAN AND NON-FORFEITURE VALUES.

The figures contained in this table represent the actual amounts available after deduction of the surrender charge, if any, but assuming no dividend additions hereto or indebtedness hereon and that premiums have been paid in full for the number of years stated in the table. If there be any indebtedness to the Company hereon or any outstanding dividend additions the figures will be modified as hereinbefore provided. The payment of instalments of premium beyond full paid policy years will be taken into account in computing benefits from this table. Any dividend accumulations will also be payable in cash.

After Policy has been in Force	Cash or Loan* Value	Participating Paid-up Endowment Insurance	Non-Participating Paid-up		
			Term Insurance for		Pure Endowment
			Years	Days	
3 Years	$ 492 80	$ 1240	5	264	.....
4 "	722 50	1790	8	140	.....
5 "	960 40	2330	10	3 2	.....
6 "	1206 80	2870	13	124	.....
7 "	1462 00	3400	15	159	.....
8 "	1726 40	3930	17	93	.....
9 "	2000 20	4460	18	301	.....
10 "	2283 80	4980	20	69	.....
11 "	2617 60	5590	21	246	.....
12 "	2911 70	6080	22	240	.....
13 "	3216 70	6570	23	207	.....
14 "	3532 90	7060	24	161	.....
15 "	3860 60	7550	25	123	.....
16 "	4200 30	8040	26	116	.....
17 "	4552 50	8520	27	171	.....
18 "	4918 20	9010	28	341	.....
19 "	5298 00	9500	31	.....	$430
20 "	5693 00	10000	.....	.....	.....
25 "	6311 00	.....	.....	.....	.....
30 "	6940 60	.....	.....	.....	.....

*The loan value provided for in the above table for the end of a policy year can be obtained during such policy year as provided in the "Loans" provision.

Values for intervening and later years, if any, will be the equivalent of the full reserve and will be furnished upon request.

REINSTATEMENT. This policy may be reinstated at any time after default in the payment of any premium or instalment, unless the cash value has been paid, upon the production of evidence of insurability satisfactory to the Company, and the payment of all overdue premiums, with interest at the rate of 6% per annum on such premiums and on any indebtedness to the Company on account of or secured by this policy at the time of default, which indebtedness, if not repaid, shall be reinstated as a loan against this policy.

A part or the whole of the overdue premiums may be settled by policy loan, if the cash value of this policy, after reinstatement, will be sufficient security therefor and for any reinstated indebtedness.

INCONTESTABILITY. This policy, together with the application herefor, a copy of which is endorsed hereon or attached hereto and made a part hereof, constitutes the entire contract between the parties, and shall be incontestable one year from its date of

issue except for non-payment of premiums or violation of the conditions of this policy relating to military or naval service in time of war. Military or naval service in time of war is a risk not assumed under this policy unless a written permit therefor at a rate of extra premium to be fixed by the Company shall be granted and if without such permit signed by an executive officer of the Company, and without payment of such extra premium, the Insured shall die while so engaged, or within six months thereafter, then the liability of the Company under this policy shall be limited to the return of the premiums paid hereon without interest. No permit to cover disability benefit in the policy will be granted. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall void this policy or be used in defense of a claim hereunder unless it be contained in said application and a copy of such application shall be endorsed upon or attached to this policy when issued.

ERROR IN AGE. If the age of the Insured has been misstated in the application, and there has been no adjustment on account thereof, the amount payable hereunder shall be such as the premiums paid would have purchased at the correct age.

SUICIDE. In event of the death of the Insured within one year from the date hereof by his or her own hand or act, whether sane or insane, the only liability of the Company shall be the amount of premiums paid hereon.

ENDORSEMENT AND MODIFICATION. Only the President, the Vice-President or the Secretary of the Company has power in behalf of the Company (and then only in writing) to make, alter, modify or discharge contracts, or in event of lapse, to reinstate this policy, or to extend the time for paying a premium. No endorsement hereon shall be valid unless made by one of the aforesaid officers.

ASSIGNMENT. No assignment of this policy shall be binding upon the Company unless filed in duplicate at the home office, one to be retained by the Company and the other to be returned. The Company assumes no responsibility for the validity of any assignment and any claim arising under an assignment will be subject to proof of interest and extent thereof.

POLICY SETTLEMENT. Any and every sum under this policy shall be payable only at the Company's home office, and from any sum payable hereunder there shall be deducted any indebtedness to the Company on or secured by this policy.

OPTIONS OF SETTLEMENT. Unless otherwise provided by endorsement hereon, the payee of any sum payable in accordance with the provisions of this policy may elect to have the net sum due either paid in cash; or,

OPTION 1. Left on deposit with the Company as a principal sum, the Company to pay interest thereon at the end of each year during the lifetime of the payee at such rate, not less than 3½%, as the directors may declare on such funds; said principal sum, with any accrued or unpaid interest, on the death of the payee, to be paid to his or her executors, administrators or assigns.

OPTION 2. Paid in equal annual or monthly instalments for any number of years from two to thirty, the first instalment payable immediately and the amount to be in conformity with the following table; or,

OPTION 3. Paid in equal annual or monthly instalments for twenty years certain, but to continue so long thereafter as the payee shall live, the first instalment payable immediately and the amount to be in conformity with the following table.

Under Options 2 and 3 the amounts payable are based upon an assumed rate of interest of 3½%, but if in any year the Company shall declare for that year upon funds held by it under such

options a greater interest rate than 3½%, such excess interest will be paid in addition to the instalment or instalments for that year, but under Option 3 the instalments for the fixed period of twenty years certain only shall be so increased.

At any time while this policy is in force and not assigned, upon written request of the Insured, the Company will by endorsement hereon limit the payment of any claim by death to any one of the above options. Revocation of such limitation may be similarly secured.

Unless otherwise provided by endorsement, if this policy is settled under Option 1 the payees may secure the payment of the principal sum in cash at any time upon giving satisfactory release therefor, or if settled under the 2nd or 3rd Options, the payees may commute in one payment, discounting at the rate of 3½% per annum, any of the unpaid instalments under Option 2 or any of the unpaid instalments certain under Option 3.

TABLE OF INSTALMENTS FOR EACH $1,000 OF PROCEEDS.

	OPTION 2		OPTION 3					
Number of Years' Instalments Payable	Amount of Each Instalment if Payable for a given Number of Years only		Amount of Each Instalment if Payable for Twenty Years to Continue till Death of Payee					
	If Payable Annually	If Payable Monthly	Age of Payee at Settlement	If Payable Annually	If Payable Monthly	Age of Payee at Settlement	If Payable Annually	If Payable Monthly
2	$508 60	$43 03	10	$43 24	$3 66	40	$53 13	$4 50
3	344 86	29 18	11	43 40	3 67	41	53 71	4 55
4	263 05	22 25	12	43 57	3 69	42	54 31	4 60
5	213 99	18 12	13	43 75	3 70	43	54 93	4 65
6	181 32	15 35	14	43 94	3 72	44	55 56	4 70
7	158 01	13 38	15	44 13	3 74	45	56 21	4 76
8	140 56	11 90	16	44 34	3 75	46	56 86	4 81
9	127 00	10 75	17	44 55	3 77	47	57 53	4 87
10	116 18	9 84	18	44 77	3 79	48	58 21	4 93
11	107 34	9 09	19	45 00	3 81	49	58 89	4 99
12	99 98	8 46	20	45 24	3 83	50	59 57	5 04
13	93 78	7 94	21	45 50	3 85	51	60 25	5 10
14	88 47	7 49	22	45 76	3 87	52	60 92	5 16
15	83 89	7 10	23	46 04	3 90	53	61 57	5 21
16	79 89	6 76	24	46 32	3 92	54	62 22	5 27
17	76 37	6 46	25	46 63	3 95	55	62 88	5 32
18	73 25	6 20	26	46 95	3 98	56	63 43	5 37
19	70 47	5 97	27	47 28	4 00	57	64 00	5 42
20*	67 98	5 75	28	47 62	4 03	58	64 54	5 46
21	65 74	5 57	29	47 98	4 06	59	65 04	5 51
22	63 70	5 39	30	48 36	4 09	60	65 50	5 55
23	61 86	5 24	31	48 76	4 13	61	65 92	5 58
24	60 17	5 09	32	49 17	4 16	62	66 31	5 61
25	58 62	4 96	33	49 60	4 20	63	66 65	5 64
26	57 20	4 84	34	50 05	4 24	64	66 94	5 67
27	55 90	4 73	35	50 51	4 28	65	67 20	5 69
28	54 69	4 63	36	51 00	4 32	66	67 41	5 71
29	53 57	4 54	37	51 50	4 36	67	57 58	5 72
30	52 53	4 45	38	52 03	4 41	68	67 71	5 73
			39	52 57	4 45	69	67 82	5 74

*Illustration: If payment is to be made by twenty annual instalments, the amount of each annual instalment will be $67.98 for each $1,000 of proceeds. If payment is to be made in monthly instalments, the amount of each instalment will be $5.75.

PROVISION FOR TOTAL AND PERMANENT DISABILITY BENEFIT.

If the Insured, after payment of premiums for at least one full year and before default in the payment of any subsequent premium and before attaining the age of sixty years and while this policy is in full force, shall furnish the Company at its Home Office due proof that he has become totally and permanently disabled by bodily injury or disease, so that he is, and will be, permanently, continuously and wholly prevented thereby from following any gainful occupation, and that such disability has existed continuously for not less than sixty days, the Company will, during the lifetime of the Insured and while such total disability continues:

1. WAIVER OF PREMIUM: Waive payment of each premium as it thereafter becomes due, commencing with the first premium due after the receipt of said proof of disability; and,

2. INCOME TO INSURED: Commencing six months after the receipt of proof of such disability, will pay to the Insured a monthly income of *Eighty-three and 34/100* Dollars.

The benefits payable under this policy at date of maturity or at prior death of the Insured shall not be decreased by reason of any premiums waived or any income payments made in accordance with the terms of this provision;—the loan and cash values increasing each year in the same manner as if each premium had been paid when due instead of being waived.

If the Company accepts proof of disability it shall have the right at any time thereafter, but not more frequently than once a year, to demand due proof of the continuance of such disability, and if the Insured shall fail to furnish such proof, or it shall appear that the Insured has become able to perform any work or follow any occupation whatsoever for compensation, gain or profit, then all premiums thereafter falling due under this policy must be paid to the Company in the manner originally called for, and the monthly income hereinbefore provided for shall immediately cease.

Without prejudice to any other cause of disability it is understood that the total and permanent loss of the use of both hands or of both feet, or of one foot and one hand, or of the sight of both eyes, shall constitute total and permanent disability within the meaning of this provision.

The whole premium charged for this policy includes an additional premium for this total and permanent disability benefit provision, the amount of said additional premium being stated on the first page hereof. Payment of this additional premium shall not be required after the completion of the premium paying period of this policy, as set forth on the first page hereof, nor in any case after the sixtieth anniversary of the birth of the Insured.

This disability benefit provision shall not apply to paid-up or continued insurance granted under the non-forfeiture provisions of this policy. Upon written request of the Insured accompanied by this policy for endorsement, this provision for total and permanent disability benefit may be discontinued, and if so discontinued premiums under this policy thereafter payable to age sixty will be reduced by the amount of the aforesaid additional premium. Non-payment of this additional premium or engaging in military or naval service in time of war by the Insured will void the provisions respecting disability and the benefit secured thereby.

This policy is issued with the express understanding that the Insured may, without the consent of the beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred on the Insured by this policy.

EFFECTIVE DATE. After payment of the first premium or agreed instalment thereof this insurance shall be effective from the *Fifteeth* day of *June* in the year 1917.

In Witness Whereof, SCANDIA LIFE INSURANCE COMPANY has caused this policy to be signed by its officers at Chicago, Illinois, this *Fifteenth* day of *June,* 1917.

C. H. BOMAN, *Secretary.* N. A. NELSON, *President.*

APPLICATION.

I agree on behalf of myself and of any person who shall have or claim any interest in any policy issued under this application, as follows:

1. That all statements and answers written in this application marked Part I, as well as those made and to be made to the Medical Examiner in continuation hereof, marked Part II, are true and complete; that no material information or facts have been omitted therefrom and that the same are offered to the Company as a consideration for the contract of insurance on such plan and form of policy as may be issued hereon by the Company.

2. That if within one year from the date of any policy issued hereon I shall die by my own hand or act, whether sane or insane, the insurance thereunder shall be a sum equal to the premiums which have been paid to and received by the Company thereon, and no more.

3. That there shall be no contract of insurance unless the first premium or instalment thereof as agreed upon herein is paid and the policy delivered to and accepted by me during my lifetime and good health, and that then the policy shall relate back to and take effect as of such date as may be fixed by the Company in the policy.

4. That the agent taking this application has no authority to make, modify or discharge contracts or to waive any of the Company's rights or requirements.

MEDICAL EXAMINER'S FORM.

I agree, represent and declare, on behalf of myself and of every person who shall have or claim any interest in any insurance made hereunder, that I have carefully read each and all of the above answers, that they are each written as made by me, that each of them is full, complete and true, and that to the best of my knowledge and belief I am a proper subject for life insurance. Each and all of my said statements, representations and answers contained in this application are made by me to obtain said insurance, and I understand and agree that they are each material to the risk and that the Company believing them to be true will rely and act upon them.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has heretofore attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

PERMIT FOR MILITARY OR NAVAL SERVICE IN TIME OF WAR.

Forming a part of Policy No. *99999*, issued on the life of *John Doe*.

Permission is hereby granted to the Insured to engage in military or naval service (excluding the aviation branch) in time of war, subject to the following terms and conditions:

Upon entry into such military or naval service the total and permanent disability benefit provision, if any, contained in said policy shall in accordance with its terms become void, and the pro rata part of the special or additional premium paid for said benefit for the unexpired portion, if any, of the period covered thereby shall be paid to the Insured on demand.

With the exception of the total and permanent disability benefit provision, if any, therein contained, said policy shall remain in full force and effect during such military or naval service without the payment of extra premiums except under either one of the following conditions:

(1) If the Insured shall leave the United States for military service on territory foreign to the United States; or

(2) If the service shall be in the navy, including naval volunteers or the marine corps.

Within thirty-one days after engaging in such service under conditions specified under paragraphs (1) and (2), or either of them, the Insured shall notify the Company and pay an extra premium at the rate of One Hundred Dollars ($100) per annum per One Thousand Dollars ($1000) of Insurance. The first extra premium shall be for the balance of the current policy year and shall be on a pro rata basis. Said extra premium shall be payable annually thereafter on each anniversary of the policy or within thirty-one days thereafter, so long as the Insured shall remain in military or naval service under conditions set forth in Paragraphs (1) and (2), and said policy shall remain in force as otherwise provided by its terms, it being expressly understood that if the Insured shall engage in the aviation branch of military or naval service this permit shall be and become null and void.

Mailed notice of entry into such military or naval service accompanied by remittance covering the extra premium required by the terms of this permit will be accepted by the Company with the same force and effect as if received by the Company upon the said mailing date, which date shall be evidenced by a Government postmark.

If the Insured shall not comply with the provisions of this permit as to notice and payment of extra premium, the limit of recovery in case of death as a result of such service, and while so engaged, or within six months thereafter, shall be the return of any premiums paid on said policy without interest, exclusive of any extra premium or premiums which may have been paid for military or naval service.

IN WITNESS WHEREOF the SCANDIA LIFE INSURANCE COMPANY has caused this permit to be executed by its officers at Chicago, Illinois, this *15th* day of *June*, 1917.

SCANDIA LIFE INSURANCE COMPANY,

C. H. BOMAN, *Secretary.*

N. A. NELSON, *President.*

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY. WITH DISABILITY BENEFIT RIDER.

No. 99,999. AGE 35.
AMOUNT, $10,000. PREMIUM, $364.60.

SECURITY MUTUAL LIFE INSURANCE COMPANY.

Face of Policy

By this Policy of Insurance Agrees to Pay *Ten Thousand* Dollars, upon surrender of this Policy properly receipted, at the Home Office of the Company in Binghamton, N. Y., to *Mary Doe, his wife,* beneficiary, with *the* right of revocation, upon receipt at said Home Office of due proof of the death, occurring during the continuance of this contract, of *John Doe,* the Insured, less any indebtedness hereon to the Company, and less any unpaid portion of the premium for the then current policy year.

Beneficiary

Insured

Consideration

This Insurance is Granted in consideration of the payment of the.....annual premium of *Three Hundred sixty-four and 60/100* Dollars, and of the payment of a like sum upon each *1st* day of *June* thereafter until *Twenty* full years' premiums shall have been paid or until the prior death of the insured.

Premium when Payable

Change of Beneficiary

When the Right of Revocation Has Been Reserved, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the insured, if there be no existing assignment of the policy made as herein provided, may, while the policy is in force, designate a new beneficiary with or without reserving right of revocation by filing written notice thereof at the Home Office of the Company, accompanied by this policy for suitable endorsement hereon. Such change shall take effect upon the endorsement of the same on the policy by the Company. If any beneficiary shall die before the insured the interest of such beneficiary shall vest in the insured.

Incontestability

This Policy, Together With the Application Therefor, a copy of which application is endorsed hereon or attached hereto and made a part hereof, constitutes the entire contract between the parties, and shall be incontestable after one year from its date except for non-payment of premiums or for violation of the provision relating to military or naval service. All statements made by the insured shall, in the absence of fraud, be deemed representations

and not warranties, and no such statement shall avoid or be used in defense of a claim under this policy unless it be contained in said application and a copy of such application shall be endorsed upon or attached to this policy when issued.

DIVIDENDS.—The proportion of the divisible surplus under this policy shall be ascertained and distributed annually and not otherwise. Upon payment of the second year's premium, and at the end of the second and of each subsequent policy year, dividends, at the option of the owner of this policy, and while the same is in force, shall be either:

(1) Paid in cash; or,

(2) Applied toward the payment of any premium or premiums; or,

(3) Applied to the purchase of paid-up additions to the policy; or,

(4) Left to accumulate to the credit of the policy, with interest at three and one-half per centum per annum, and payable at the maturity of the policy or withdrawable on any anniversary of the policy.

Unless the owner of this policy shall elect otherwise within three months after the mailing by the Company to such owner of a written notice requiring such election, the dividends shall be applied to the purchase of paid-up additions to this policy and the reserve value of such additions, at least equal to the dividends applied in purchase thereof, shall be withdrawable in cash on demand.

PREMIUMS.—Premiums are payable in advance at said Home Office, or to any agent of the Company upon delivery, on or before date due, of a receipt signed by the President, a Vice President, Comptroller or Secretary of the Company, and countersigned by said agent. The premium is always considered as payable annually in advance, but by an agreement in writing may be made in semi-annual or quarterly payments at the Company's published rates in force at the date of issue of this policy. The payment of a premium or installment thereof, shall not maintain this policy in force beyond the date when the next premium or installment thereof is due, except as herein provided. Premiums are deemed payable as stated in the application unless a written agreement providing otherwise is filed at the Home Office. If any premium remains unpaid at the expiration of the period of grace, the Company will, upon written request by the parties in interest, apply the accumulated dividends under this policy to the premium payment then due, if sufficient to pay not less than one-quarter of an annual premium.

CONDITIONS.—This policy is free of conditions as to residence and travel.

MILITARY OR NAVAL SERVICE.—During the first ten years of this policy, military or naval service in time of war is a risk not assumed by the Company unless the insured shall give notice thereof to the Company within thirty-one days after entering on such service, and pay such extra premiums as the Company may fix therefor. In event of the insured entering upon such service and failing to give such notice, or failing to pay such extra premiums at the times and in the manner required, the liability of the Company for death of the insured during such period of ten years, while engaged in or as a result of such service, shall be limited to the reserve under this policy at the time of death, less any indebtedness hereon to the Company.

AUTHORITY OF AGENTS.—No person, except one of the executive officers of the Company aforesaid, has authority to make, alter, modify or discharge contracts or, in event of lapse, to reinstate

this policy, or to extend the time for paying a premium. Any modified form hereof shall comply with the laws of the state in which the insured is domiciled.

GRACE.—A grace of thirty-one days, without interest, shall be granted for the payment of every premium except the first, during which time the insurance shall continue in force. If death occur within the days of grace, the unpaid portion of the premium for the then current policy year shall be deducted from the amount payable hereunder.

ERROR IN AGE.—If the age of the insured was misstated in the application, and there has been no adjustment on account thereof during the lifetime of the insured, the amount payable hereunder will be such as the premium paid would have purchased at the correct age.

SUICIDE.—In event of death of the insured within one year from the date hereof by his or her own hand, whether sane or insane, the liability of the Company shall not exceed the amount of premiums paid hereon.

LOANS.—The Company within sixty days after application therefor is made, will loan upon the sole security of this policy, with interest at the rate of six per centum per annum, a sum not exceeding the amount specified in the table of loan values herein set forth, together with the reserve on any existing dividend additions under this policy, deducting therefrom all other indebtedness hereon to the Company. Failure to repay any loan or interest shall not avoid this policy, unless the total indebtedness hereon to the Company shall equal or exceed the cash surrender value of the Policy and any existing dividend additions thereto, and thirty-one days after notice shall have been mailed by the Company to the last known address of the insured and assignee, if any. The whole or any part of a loan may be repaid at any time while this policy is in full force.

PREMIUM LOAN.—After two full annual premiums have been paid hereon, and upon the written request of the insured and assignee, if any, on a form furnished by and filed at the Home Office of the Company prior to the expiration of the period of grace named herein, and upon the endorsement at said Home Office of an agreement to that effect on this policy, the regular premium or premiums falling due during the time any such request shall remain unrevoked, and not paid when or before due, will be charged against this policy as a premium loan, with interest at the rate of six per centum per annum, *provided* the tabular cash surrender value of this policy shall equal or exceed the amount of such loan, together with any other indebtedness on account of or secured hereby, and interest thereon. Any dividends held by said Company to the credit of this policy shall be applied first to the payment of such premium, and future dividends hereon shall be applied to the reduction of the premium loan. The request for such loan agreement may be revoked at any time by a writing signed by the insured and the assignee, if any, and filed with the Company at its Home Office.

EXCHANGE.—Upon written request of all parties in interest, this policy, while in force, may be exchanged on any anniversary without medical examination and at age of entry for any other form of policy then written, and not involving any other life, provided the actual insurance liability of the Company shall not be increased nor the rate of premium diminished thereby. The difference between the reserves upon the respective policies shall be paid at the time of such exchange.

REINSTATEMENT.—This policy may be reinstated after default in the payment of any premium, provided the cash value has not been paid and the extension period has not expired, upon produc-

tion of evidence of insurability satisfactory to the Company, the payment or reinstatement of any indebtedness to the Company hereon, and the payment of over due premiums with interest at six per centum per annum.

ASSIGNMENT.—No assignment of this policy shall be binding upon the Company unless it be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment.

NON-FORFEITURE PROVISIONS.—After three full annual premiums shall have been paid this policy may be surrendered by the owner at any time prior to any default or within three months after any default. Thereupon,

(1) If there be no indebtedness hereon to the Company, the owner may elect either (*a*) to continue the insurance in force for its face amount and any outstanding dividend additions, but without future participation, and without the right to loans; or, (*b*) to purchase participating paid-up life insurance payable at the same time and on the same conditions as this policy. The periods for which the insurance will be continued and the amounts of cash value and paid-up life insurance which will be allowed, exclusive of the application of dividend additions, are shown in the table of surrender values herein set forth.

TABLE OF LOAN AND SURRENDER VALUES.

The loan values are equivalent to the cash values discounted at six per centum.

Values for later years will be computed on the same basis and be furnished upon request.

(2) If there be an indebtedness hereon to the Company, it shall be deducted from the amount which otherwise would be applicable as a surrender value to the purchase of temporary insurance for the period aforesaid, and the owner may elect either to have the remainder applied (*a*) to continue the insurance in force without participation and without the right to loans for the face amount of this policy and dividend additions, less the indebtedness; or (*b*) to purchase a proportionate amount of participating paid-up life insurance.

In the event of any default in the payment of premium or otherwise, after this policy shall have been in force three full years, if the owner shall not exercise either of said options within three calendar months from such default, the insurance shall be continued as provided by option (*a*) in either paragraph (1) or (2).

Payment of the cash value specified in the foregoing table shall be made within sixty days after the application therefor is made, and shall be at least equal to the sum available for the purchase of paid-up life or continued insurance.

BASIS OF RESERVE AND SURRENDER VALUES.—The reserve for which funds are to be held on this policy shall be computed upon the American Experience Table of Mortality with interest at the rate of three per centum per annum, in accordance with the select and ultimate method. The values given in the foregoing table are computed on the same basis, less a sum not exceeding one per centum of the amount insured by the policy and of any dividend additions thereto. On and after the fifteenth year the surrender values will equal the full reserve, no surrender charge being made.

FRACTIONAL VALUES.—If in any policy year not less than one-quarter of an annual premium is paid hereon, a proportionate part of the increase in the foregoing values at the end of that year will be added to the values of the preceding year.

PAID-UP AND ENDOWMENT OPTIONS.—Whenever at the end of any policy year, and subject always to any existing indebtedness hereon, the dividend accumulations or the reserve on the paid-up additions, or both, together with the reserve on this policy, shall equal the reserve on the same basis on a fully paid-up policy of the same kind and amount at the then attained age of the insured, the Company will endorse the policy as paid-up in full; or when such aggregate amount shall equal the face amount of this policy, the Company will pay the policy as a matured endowment; provided, in either case, that proper request in writing is made therefor and a satisfactory release is given.

OPTIONS OF SETTLEMENT.—The insured or the owner, or the beneficiary after the insured's death, in case the insured shall have made no election, may by written notice to the Company at its Home Office, elect to have the net sum payable under this policy upon the death of the insured paid either in cash or as follows:

(1) By the payment of interest at the rate of three and one-half per centum per annum on such net sum, payable at the end of each year during the lifetime of the beneficiary, and by the payment upon the death of the beneficiary of the said net sum, together with any accrued interest for the year then current, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns.

(2) By the payment of equal annual installments for a specified number of years, the first installment being payable immediately in accordance with the following table for each one thousand dollars of said net sum.

LIMITED INSTALLMENT TABLE.

Number of Installments	25	20	19	18	17	16	15	14	13	12
Amount of Each	$55 75	$65 25	$67 78	$70 59	$73 74	$77 29	$81 32	$85 94	$91 29	$97 53
Number of Installments	11	10	9	8	7	6	5	4	3	2
Amount of Each	$104 92	$113 81	$124 69	$138 30	$155 83	$179 22	$211 99	$261 19	$343 23	$507 39

(3) By the payment of equal annual installments payable at the beginning of each year for a fixed period of ten, fifteen, twenty

or twenty-five years and for so many years longer as the beneficiary shall survive, in accordance with the following table for each one thousand dollars of said net sum.

CONTINUOUS INSTALLMENT TABLE.

Age of Beneficiary	Number of Installments Stipulated				Age of Beneficiary	Number of Installments Stipulated			
	10	15	20	25		10	15	20	25
10	$42 06	$41 24	$40 36	$39 48	48	$58 42	$56 01	$53 27	$50 30
11	42 27	41 43	40 54	39 64	49	59 39	56 82	53 89	50 68
12	42 48	41 63	40 72	39 81	50	60 42	57 66	54 51	51 10
13	42 71	41 84	40 91	39 97	51	61 50	58 54	55 14	51 47
14	42 95	42 05	41 10	40 14	52	62 63	59 44	55 76	51 84
15	43 19	42 28	41 31	40 32	53	63 82	60 36	56 38	52 19
16	43 44	42 51	41 51	40 50	54	65 07	61 31	56 99	52 52
17	43 70	42 74	41 72	40 70	55	66 37	62 28	57 60	52 83
18	43 94	42 97	41 93	40 88	56	67 75	63 26	58 18	53 11
19	44 19	43 20	42 14	41 07	57	69 18	64 25	58 75	53 39
20	44 44	43 43	42 35	41 27	58	70 67	65 24	59 29	53 65
21	44 71	43 68	42 58	41 48	59	72 20	66 23	59 81	53 88
22	44 99	43 94	42 81	41 68	60	73 79	67 21	60 30	54 08
23	45 28	44 20	43 05	41 89	61	75 41	68 17	60 76	54 26
24	45 59	44 48	43 30	42 12	62	77 07	69 10	61 20	54 44
25	45 89	44 76	43 56	42 35	63	78 75	70 00	61 60	54 60
26	46 23	45 06	43 83	42 61	64	80 44	70 87	61 97	54 74
27	46 56	45 37	44 11	42 86	65	82 11	71 68	62 32	54 86
28	46 92	45 69	44 40	43 12	66	83 78	72 46	62 65	Age 66
29	47 28	46 03	44 70	43 38	67	85 39	73 19	62 97	and over
30	47 65	46 36	45 02	43 67	68	86 99	73 88	63 28	same as
31	48 04	46 73	45 34	43 96	69	88 50	74 52	63 58	65
32	48 45	47 10	45 68	44 27	70	89 96	75 11	63 87	
33	48 87	47 48	46 03	44 56	71	91 36	75 65	Age 71	
34	49 29	47 88	46 39	44 88	72	92 69	76 14	and over	
35	49 75	48 30	46 77	45 21	73	93 96	76 57	same as	
36	50 22	48 73	47 16	45 56	74	95 17	76 94	70	
37	50 70	49 18	47 56	45 89	75	96 30	77 24		
38	51 23	49 66	47 99	46 27	76	97 35	Age 76		
39	51 78	50 16	48 43	46 64	77	98 32	and over		
40	52 36	50 69	48 90	47 01	78	99 22	same as		
41	52 98	51 25	49 38	47 42	79	100 05	75		
42	53 62	51 83	49 88	47 82	80	100 82			
43	54 32	52 45	50 40	48 22		Age 81			
44	55 04	53 10	50 94	48 64		and over			
45	55 83	53 78	51 50	49 04		same as			
46	56 64	54 49	52 08	49 46		80			
47	57 50	55 23	52 67	49 88					

The commuted value of any installments payable under (2) or (3) which shall not have been paid prior to the death of the beneficiary shall be paid, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns.

Unless otherwise specified by the owner or by the beneficiary in making such election, the beneficiary may at any time surrender this policy for the commuted value of the payments yet to be made, computed upon the same basis as option (2) in the foregoing table; provided that no such surrender and commutation will be made under option (3), except after the death of the beneficiary occurring within the period selected.

MONTHLY INSTALLMENTS.—Semi-annual, quarterly or monthly installments may be elected in lieu of annual installments. The equivalent of each $100 of annual installment will be two semi-annual installments of $50.37 each, or four quarterly installments of $25.28 each, or twelve monthly installments of $8.45 each.

ENDORSEMENT.—No election, direction, designation, revocation or change affecting Options of Settlement hereunder, shall be operative unless duly made in writing and filed at the Home Office of the Company (accompanied by the policy for proper endorsement) prior to or at the time this policy shall become payable.

PARTICIPATION.—All payments under options (1) and (2) and the stipulated payments under option (3) will be increased by such annual dividends as may be apportioned by the Company.

In Witness Whereof, the SECURITY MUTUAL LIFE INSURANCE COMPANY has caused this policy to be executed at Binghamton, N. Y., this *first* day of *June,* 1917.

C. A. LADUE, *Secretary.* D. J. DICKENSON *President.*

WAIVER OF PREMIUMS IN CASE OF TOTAL DISABILITY

After premium for one full year shall have been paid under this policy, and before a default in the payment of any subsequent premium, and before attaining the age of sixty years, if the insured shall furnish this Company at its Home Office, Binghamton, N. Y., with due proof that he has become wholly and permanently disabled by bodily injuries or disease, so that he is and will be permanently, continuously and wholly prevented from pursuing any and all gainful occupation, the Company by endorsement on this policy will waive the payment of all premiums becoming due after the expiration of the then current policy year, during the continuance of such disability. In making settlement under this policy the Company shall not deduct any part of the premiums so waived, and the loan and cash surrender values provided for under "Non-Forfeiture Provisions" shall increase from year to year in the same manner is if the premiums so waived had been paid in cash.

This agreement is made in consideration of the payment of an additional premium of *Two and 40/100* Dollars, which is included in the whole premium charged for this policy. The insured agrees that any medical examiner appointed by the Company shall be permitted at least once in each year thereafter to satisfy himself by examination of the person of the insured as to the continuance of the disability, and if it shall appear to the Company that the insured is able to perform any work or to engage in any occupation whatsoever for compensation or profit, no further premiums will be waived and all premiums thereafter falling due shall be paid by the insured according to the terms, provisions and conditions of the policy. It is further agreed that the insured may at any time discontinue the benefits provided by this rider, and thereafter the benefits hereunder shall cease and the premium on this policy shall be reduced by the additional premium specified in this rider, provided the policy shall be returned to the Company for proper endorsement with written request therefor signed by the insured. In event the insured attains the age of sixty years without claiming the benefit of this rider, then the additional premium charged hereunder and the total disability benefits herein provided shall immediately cease and determine.

The foregoing provisions for waiver of premiums in event of permanent total disability shall become null and void if the Insured shall at any time engage in military or naval service in any capacity whatever in time of war, either within or outside the continental limits of the United States, or shall engage in Red Cross work or travel outside the continental limits of the United States and Canada in time of war. The additional premium charged hereunder shall thereupon immediately cease, and the unearned portion, if any, of the current premium shall be refunded to the policyholder. The benefits provided for herein may be restored after the termination of such service or travel upon presentation of evidence of insurability satisfactory to the Company and payment of the additional premium aforesaid.

In Witness Whereof, the SECURITY MUTUAL LIFE INSURANCE COMPANY has caused this agreement to be executed and attached to Policy No. 99,999, this *1st* day of *June,* 1917.

C. A. LA DUE, *Secretary.* D. J. DICKENSON, *President.*

NOTICE.—It is not necessary to employ assistance in collecting the insurance under this policy or any of its benefits. Write direct to the Home Office at Binghamton, N. Y., stating policy number.

APPLICATION.

I AGREE: That this agreement, together with the answers and explanations given to the above several questions inclusive of those propounded by the Medical Examiner, and the written and printed statements to him made shall form the exclusive basis of the agreement between me and the SECURITY MUTUAL LIFE INSURANCE COMPANY, of Binghamton, N. Y., and I declare each and every of said statements and answers, whether written by my own hand or not, to be full, complete and true. That the policy hereby applied for shall not be in force unless actually delivered to and accepted by me during my lifetime and while in good health, and the first premium due thereon actually paid to said Company, or its duly authorized representative.

MEDICAL EXAMINER'S FORM.

I HEREBY DECLARE: That I have reviewed and understand all of the above questions and answers thereto, and they are hereby made part of my application for insurance in the SECURITY MUTUAL LIFE INSURANCE COMPANY, of Binghamton, N. Y.; that said answers and each of them, as written, are full, complete and true; that I am the person described above and in Part I of this application signed by me, and that each question in Parts I and II of my application was answered in writing before I signed the same.

SUPPLEMENTAL APPLICATION.

I AGREE that any policy the Company may issue on my application of which this is a supplement shall be subject to the following terms and conditions, any provision of the policy to the contrary notwithstanding:

[*Editor's Note.*—Rider attached to policy "Supplemental Provisions Regarding Military or Naval Service" same as the following.]

It is agreed that the insured may at any time during the continuance of the present European War engage in military or naval service, except as hereinafter specified, within the continental limits of the United States and Canada, without the payment of any extra premium.

If within ten years from the date hereof the insured shall in time of war engage in travel, in Red Cross, military, naval or other service connected with actual warfare, outside the continental limits of the United States and Canada in any capacity whatever, he shall within thirty-one days after entering upon such travel or service give written notice thereof to the Company and shall pay in advance an extra premium of ten per cent. of the face of this policy for the first year of such service, and annually thereafter on each anniversary of the beginning of such service such extra premium as may be determined by the Company. Such extra premium shall be paid within thirty-one days after notice of the amount thereof shall have been mailed by the Company to the last known postoffice address of the insured.

Aerial service in any capacity whatever in connection with actual warfare is a risk not assumed. The liability of the Company under this policy shall be reduced to the amount of the reserve hereunder at the time of death while engaged outside of the continental limits of the United States and Canada, in travel, Red Cross, military, naval or other service connected with actual warfare, less any indebtedness hereon, if the insured shall fail to pay any extra premium or premiums as called for by the Company while engaged in such service or in such travel during the present war.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFIT RIDER.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $365.20.

THE SOUTHERN STATES LIFE INSURANCE COMPANY,

OF ALABAMA.

Will Pay *Ten Thousand* Dollars, less any indebtedness to the Company, to *Jane Doe, wife* of the Insured, the Beneficiary hereunder, or to such other Beneficiary as may hereafter be designated in accordance with the provisions herein, if living, otherwise to the executors, administrators or assigns of the Insured at its General Office in the City of Atlanta, Georgia, immediately on receipt of due proof of the death of *John Doe*, of *Atlanta*, in the County of *Fulton*, State of *Georgia*, the Insured hereunder, while the policy is in full force.

THIS AGREEMENT is made in consideration of the application herefor, copy of which is hereto attached and made a part hereof, and of the payment of the premium of *Three Hundred Sixty-five* and *20/100* Dollars, on or before the delivery of the policy, as the premium for term insurance for the period ending with the *Thirtieth* day of *April*, 1918, whether a full year from the delivery of the policy shall have expired or not and the policy shall from that date become a whole life policy on the life of the Insured, without medical re-examination, on the payment of a like amount on or before the *First* day of *May*, 1918, and on each succeeding anniversary of said date until *nineteen full annual renewal premiums shall have been paid, or until the prior death of the Insured.*

The Benefits and Provisions, as they appear on the following pages, are a part of the contract as fully as if recited over the signatures hereto attached.

In Witness Whereof, THE SOUTHERN STATES LIFE INSURANCE COMPANY, OF ALABAMA, has, by its President and Secretary, executed the contract this *First* day of *May*, 1917.

FRANK ORME, *Secretary.* WILNER L. MOORE, *President.*

BENEFITS AND PROVISIONS.

INCONTESTABLE.—The policy shall be incontestable from date of issue, except for non-payment of premiums, or for violations of the provisions relating to military or naval service in time of war, subject, however, in case of misstatement of age, to an adjustment of the insurance at the correct age of the Insured. Provided that, in the event of self-destruction, whether sane or insane, within two years of such date, the Company shall be liable only for the amount of the premiums paid on the policy.

DIVIDENDS.—The policy, if kept in force, shall at the end of the first year from the renewal date hereof and annually thereafter, share in the surplus as apportioned by the Company, which apportionment shall be based upon the policy's contribution to the surplus funds of the Company.

Dividends may be applied either (1) towards payment of any premium due, or (2) upon satisfactory proof of good health, to increase the sum insured hereunder, or (3) left to accumulate to the credit of the policy with interest thereon compounded at the rate of 3½ per cent. per annum, and payable, in the event of death, with the sum insured, or withdrawable on any anniversary of the policy.

POLICY PAID UP.—Whenever, at the end of any policy year, the dividends, left to accumulate to the credit of the policy, together with the accrued interest thereon, shall be sufficient to prepay all future premiums hereon, according to the standard then in use by the Company, the Insured shall be notified and may, at his option, so apply same.

POLICY MATURED.—Whenever, at the end of any policy year, the accumulated dividends to the credit of the policy, together with the accrued interest thereon and the reserve, shall be equal to or greater than the original sum insured, the Insured may, at his option, elect to have the same matured as an endowment for such combined amount.

SURPLUS PAID.—In the event of the death of the Insured, all accumulated dividends to the credit of the policy, together with the accrued interest thereon, will be paid with the sum insured.

SURRENDER VALUES.—The policy may be surrendered at the end of the second or any subsequent policy year and the Insured shall then be entitled to one of the following guaranteed options, subject to any indebtedness hereon:

1st. To a paid-up participating policy for an amount as specified in the Table of Guarantees herein.

2nd. To participating insurance for the face of the policy continued in force, with no further payment of premiums, for the period specified in the Table of Guarantees herein.

LOANS.—After the policy has been in force one full year from the payment of the first annual premium and provided all premiums have been paid up to the next annual premium due date, the Insured may borrow, on the sole security of the policy, on its production for endorsement and on its proper assignment, an amount not exceeding the respective sums specified in the column headed "Loan Value" of the Table of Guarantees, less any indebtedness to the Company hereunder. The amount of the loan will be endorsed on the policy, which will then be returned. The interest on all such indebtedness shall be at a rate not exceeding six per centum per annum, payable in advance. Interest not paid when due shall be added to the existing loan and bear interest at the same rate. Unless the loan is for the purpose of paying premiums due the Company, the granting of the same may be deferred by the Company for a period not exceeding ninety days after the receipt of the application therefor. Non-payment of the loan or interest shall not void the policy until the aggregate of such liens and accrued interest thereon, together with all indebtedness, shall exceed the respective Loan Values specified in the Table of Guarantees.

AUTOMATICALLY NON-FORFEITABLE.—After two full annual premiums shall have been paid on the policy, any premium hereon, or other indebtedness, which shall not be paid when due or within the period of grace hereinafter mentioned, shall be charged as an automatic policy loan, at six per centum per annum payable an-

nually in advance, as long as the then Loan Value, in accordance with the Table of Guarantees hereinafter set forth, together with the Cash Value of the accumulated dividends to its credit, are sufficient to cover such loan and all other indebtedness to the Company. If at any time the then Loan Value and the Cash Value of the accumulated dividends, less all indebtedness to the Company, be not sufficient to pay the entire premium then due, such value shall be used to pay the premium for a proportionate period. No grace will be allowed under this provision. At any time while the policy is thus continued in force payment of premiums may be resumed without any evidence of insurability being required by the Company.

GRACE.—A grace of thirty-one days, without interest, will be allowed in payment of premiums (except under the Automatically Non-Forfeitable Provision) after payment of the first year's premium on the policy. If the policy becomes a claim by death during the grace period, the premium then due will be deducted in any settlement of the policy.

RE-INSTATEMENT.—Should the policy lapse, unless surrendered to the Company, it may be re-instated at any time upon evidence of insurability, satisfactory to the Company, and payment of all arrears of premium with interest thereon at the rate of six per centum per annum, and re-instatement or payment of all indebtedness thereon outstanding at the time of lapse.

CHANGE OF BENEFICIARY.—The Beneficiary shall not, during the life of the Insured, have any vested interest hereunder. If there be no existing assignment of the policy, the Insured may change the Beneficiary by filing with the Company written notice thereof on a form provided for the purpose. No such change shall take effect until it has been endorsed on the policy by the Company.

The Insured or his assigns, if any, may withdraw any surplus or other value, surrender the policy, effect a loan upon the same with the Company, or exercise any other right under the policy, and all interest of any beneficiary, or assigns of same, shall be bound thereby.

ASSIGNMENT.—No assignment hereof shall be binding on the Company unless made in duplicate on a form provided by the Company and one copy filed at the General Office of the Company. The Company will not be responsible for the validity of the assignment in any event.

INDEBTEDNESS.—Any indebtedness to the Company on the policy, including unpaid premiums or any portion thereof, and all notes given in payment of premiums, whether to the Company or to any of its representatives, shall be deducted from any amount payable on account hereof. All indebtedness to the Company shall be subject to an interest charge of six per centum per annum, payable in advance. Any such indebtedness will thereby reduce the amount of the Loan Values specified in the Table of Guarantees and the Paid-up and Extended Insurance will be correspondingly reduced.

PREMIUMS.—The policy shall not take effect until the first premium shall have been actually paid while the Insured is in good health. Possession of the policy is not evidence that the premium has been paid. All premiums are payable annually in advance at the General Office of the Company in Atlanta, Georgia, but may be paid elsewhere to an authorized Agent of the Company in exchange for a receipt signed by the President or Secretary, and countersigned by the Agent named therein. Subject to the conditions in the policy, the Company will accept payment of renewal premiums as follows: One-half in cash on the due date of the premium and the balance by six months' note with interest at six per centum per annum from date, or one-quarter in cash

and the balance in three notes of equal amount due three, six and nine months, respectively, with interest at six per centum per annum from date. Notes given as above must be for even dollars, the excess being included in the cash payment. Failure to pay any premium, or other indebtedness, whether to the Company or to its representatives, when due, shall void the policy, and all premiums previously paid shall be forfeited to the Company, except as may be herein provided. Any premium due hereunder may be paid semi-annually or quarterly, at the option of the Insured, in accordance with the Company's Tables of semi-annual and quarterly premiums.

CHANGE OF PLAN.—On the due date of any annual premium and while in full force and unassigned, the policy may be exchanged, provided the Insured is then less than sixty years of age, without any further medical examination, for any other form of whole life or endowment policy issued by the Company at the time this policy takes effect, without disability benefits. The amount of such new policy shall not be greater, neither shall the premium payable thereunder, at the date of issue, be less than the premium payable on the same date under this policy. Such new policy will be issued, on surrender of this policy, as of the then current date with the rate of premium at the attained age of the Insured, or, if so requested by the Insured, may be issued as of the same date and at the premium rate for the same insurable age as this policy. In the latter case, if such change is made during the first five years of the policy, the difference between the premiums that have been paid hereon and those that would have been paid under the new policy, with six per cent. interest thereon from the due date of each payment to the date when the change is made, accumulated annually, shall be paid to the Company, and in the event of change after five years the difference in the reserves on the two policies shall be so paid.

RESIDENCE AND TRAVEL.—The policy is free from all restrictions as to residence, travel or occupation, except as to military or naval service in time of war.

MILITARY AND NAVAL SERVICE.—The policy is free from all restrictions as to military and naval service in time of peace.

Aeronautic or submarine service in any capacity whatever in time of war shall automatically void the policy and the Company shall thereupon be liable only for a return of the premiums paid.

The Insured may engage in military operations (except aeronautic) within the States of the American Union and the District of Columbia without payment of any extra premium.

The policy shall be free from all restrictions as to military or naval service (except aeronautic or submarine), if, within thirty-one (31) days of his entering upon or serving in military operations outside of the States of the American Union and the District of Columbia, or in naval operations, or in any service allied to or connected with such military or naval operations, hereinafter called "such service," he shall obtain from the Company a written permit therefor, and shall pay in cash to the Company, annually in advance, such extra premiums during the continuance of such service as the Company may from time to time require of him, in addition to the annual premium stipulated in the policy, the other terms and conditions of the policy remaining the same.

When the ordinary premium is payable in quarterly or semi-annual installments the extra premium may be paid in like manner.

The Company will pay all such extra premiums received under its policies into a special fund. The excess of the mortality experienced under policies contributing to such special fund, over that shown by the American Experience Table of Mortality (Select and Ultimate Basis) shall be charged against the contributors to

such special fund; the Company may also charge against such contributions any expense in its judgment properly chargeable thereto, and any net balance remaining of the contribution of the Insured under this policy to the said fund as determined by the Company shall be returned to him at such time and in such manner as the Company may prescribe, if the policy shall be then in force, and if he shall have continued to pay such extra premiums during the entire period of his continuance in such service, and the decision of the Company as to the amount of said net balance and all other matters hereunder shall be final and binding.

During such service the policy cannot be converted into a paid-up or extended term insurance policy, anything to the contrary contained in the policy notwithstanding, nor will the terms of the automatically non-forfeitable clause apply.

If, after the payment of such extra premium for two or more years, as and when due, the Insured shall, during the continuance of such service, make default in payment in cash of any subsequent ordinary or extra premium, or if the Insured after the expiration of two years from date hereof shall for the first time enter upon such service and obtain from the Company a written permit therefor, and elect not to pay any extra premium, the Company will continue the insurance in force for a limited amount and for the period as set forth below, and will charge, during the continuance of such service, all ordinary premiums falling due thereafter (if not paid in cash) as loans against the policy, without interest until the first annual premium due date after the termination of such service, when upon payment in cash of the ordinary annual premium then due, the Insured being still alive, the insurance, together with any previously existing indebtedness, shall be re-instated in full, save only that all ordinary premiums charged against it during such service shall be also an indebtedness against it, with interest thereafter at the rate of six (6) per cent per annum, payable annually in advance.

In the event of the Insured dying before the termination of such service, or should he die as the result of such service before the first anniversary of the policy after the termination of such service, such limited amount of insurance shall be subject to all indebtedness thereon, the then Terminal Reserve, plus ten (10) per cent of the sum insured, plus the amount of all ordinary premiums falling due (if any) during such service, but in no case more than the sum insured.

If the Insured shall enter upon or be engaged in such service without obtaining a written permit from the Company or without making payment in cash of such extra premium from year to year as provided herein, the policy shall automatically become null and void as of the date of any such default (except in so far as it may be kept in force for a limited amount under conditions as specified above) and the Company shall be liable only for the amount of the Terminal Reserve on the policy as of the date of voidance thereof, less any indebtedness to the Company on the policy.

Any premium or premiums received and retained by the Company after the policy has become null and void as provided above, shall not revive the policy nor operate as a waiver of this provision, but upon written demand will be returned.

Attached to and forming part of the Company's policy No. *99,999* on the life of *John Doe*.

In witness whereof this contract has been signed by the President and Secretary of the Company this *First* day of *May*, 19*17*.

THE SOUTHERN STATES LIFE INSURANCE COMPANY
of Alabama.

FRANK ORME, Secretary. WILNER L. MOORE, President.

INSTALLMENTS.—At any time, upon the written request of the Insured accompanied by the policy for proper endorsement, its payment shall be changed from one sum to such installments as the Insured may request, and the Company approve, and, in such event, a Table showing the number and amount of installments will be attached hereto and made a part hereof.

MODIFICATION.—No Agent is authorized to alter this contract. No modification hereof shall be made except over the signatures of the President and Secretary.

TABLE OF GUARANTEES.

After Policy has been in force	Loan Value	Paid-up Insurance	Period of Extension		After Policy has been in force	Loan Value	Paid-up Insurance	Period of Extension	
			Yrs.	Mos.				Yrs.	Mos.
1	$ 180	.....	.....	.....	11	$2790	$5300	20	3
2	360	$ 430	1	10	12	3100	5820	21	6
3	570	930	4	2	13	3430	6340	22	8
4	790	1430	6	7	14	3770	6860	23	8
5	1070	1930	9	0	15	4120	7380	24	8
6	1360	2500	11	1	16	4480	7900	26	1
7	1650	3070	13	3	17	4860	8420	27	7
8	1910	3640	[illegible]	5	18	5250	8940	29	1
9	2190	4210	17	7	19	5660	9470	30	7
10	2490	4790	19	9	20	6780	10000	Paid-up	

SUPPLEMENTAL AGREEMENT

THE SOUTHERN STATES LIFE INSURANCE COMPANY.

WAIVER OF PREMIUM IN THE EVENT OF TOTAL AND PERMANENT DISABILITY.

The premium stated on the face of Policy No. 99,999 on the life of *John Doe,* (to which this agreement is attached and forms a part), includes an additional premium of *Three* and *no/100* Dollars, payable until *nineteen full annual renewal premiums shall have been paid, or until the prior death of the Insured,* and in consideration of such additional premium, the SOUTHERN STATES LIFE INSURANCE COMPANY, OF ALABAMA, hereby grants the following waiver of premium in the event of permanent total disability on the part of the Insured:

After two full annual premiums on the policy shall have been paid in cash and before default in payment in cash of any subsequent premium on the due date thereof, and without any allowance under the grace clause herein, if the Insured, before attaining the age of sixty years, shall furnish to the Company while the policy is in full force, satisfactory proof, sixty days at least before the next due date of the premium payable thereunder, that he has suffered the permanent and entire loss of the sight of both eyes, or the severance of both hands at or above the

wrists or of both feet at or above the ankles or of one entire hand and one entire foot the Company will, upon receipt of such proof, by endorsement on the policy waive payment of the premiums thereafter becoming due thereunder.

Or, if the Insured shall, in like manner, furnish to the Company satisfactory proof that, by the total and permanent loss of reason followed by a verdict of insanity by a court of competent jurisdiction and the commitment and retention for life of the Insured to and in an insane asylum, or by any other bodily injury or disease, he has become physically incapacitated and is and will be permanently, continuously and wholly prevented from engaging in any occupation or performing any work for any kind of compensation of financial value, and that such disability has then existed for sixty days, the Company, upon receipt of such proof, will by endorsement on the policy waive payment of the premiums thereafter becoming due under the policy during the continuance of such disability. Provided, that notwithstanding proof of such disability may have been accepted as satisfactory by the Company, the Insured shall, at all times on demand, furnish to the Company satisfactory proof of the continuance of such disability, and if so required, submit to an examination by a physician, or physicians, selected by the Company, and if the Insured shall fail to furnish such proof, or submit to such examination, or it shall appear to the Company that the Insured is able to perform any work or to follow any occupation whatever for compensation, gain or profit, all premiums thereafter falling due must be paid by the Insured in conformity with the policy and the waiver by the Company, as herein described, shall thereupon terminate. The disability above stated must be such a total permanent and continuous disability as to incapacitate the Insured from earning money in any manner and not alone from performing his usual vocation.

Any premium waived as hereinbefore provided shall not be deducted from the sum payable under the policy and the loan and surrender values provided for therein shall be the same as if such premiums had been paid in cash.

Such premiums as may fall due on the policy, after a claim has been made thereunder and before the same has been approved by the Company, shall be paid by the Insured in accordance with the terms of the policy and same shall be repaid by the Company on approval of the claim.

This supplemental agreement shall be automatically cancelled and the specified extra premium shall no longer be payable, in the event of the Insured serving in any capacity in active military or naval operations, or engaging in any service allied thereto or connected therewith, in time of war.

This agreement may be cancelled upon any anniversary of the policy upon the written request of the Insured to the Company, whereupon the above specified extra premium shall be no longer payable and the entire annual premium payable under the policy shall be reduced to *Three Hundred Sixty-two and 20/100* Dollars, but in no event shall payment of said extra premium be required after the Insured shall have attained sixty years of age.

DATED at Atlanta, Georgia, the *First* day of *May*, 19*17*.

THE SOUTHERN STATES LIFE INSURANCE COMPANY.

FRANK ORME, *Secretary.*

WILNER L. MOORE, *President.*

NOTICE.—It is not necessary for the Insured or the Beneficiary to employ the agency of any person, firm or corporation in collecting the insurance under the policy or in receiving any of its benefits. Time and expense will be saved by writing direct to the General Office in Atlanta, Ga.

APPLICATION.

I hereby agree that all the answers and statements contained in this application, together with those made to the Company's Medical Examiners, are by me warranted to be true and complete, and that they are offered to The Southern States Life Insurance Company as a consideration for and as the basis of the contract with said Company under any policy issued on this application, and that no other statements, representations or information made or given by or to the person soliciting or taking this application for insurance, or by or to any other person, shall be binding on said Company unless the same be reduced to writing and made a part of this application. And I further agree that any policy issued hereon shall not take effect unless and until the first premium shall have been actually paid to the Company and the policy delivered to me during my lifetime and continued good health, except that when the premium has been paid in advance to an authorized Agent of the Company, and a binding receipt on the Company's authorized form has been given by such Agent, the liability of the Company shall be as stated in such binding receipt, and that I will accept and pay for said policy if same be issued as applied for.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions are correctly recorded by the Medical Examiner.

20 PREMIUMS LIFE POLICY WITH DISABILITY BENEFITS.

No. 99999. AGE. 35.
AMOUNT $10,000. PREMIUM $372.00.

THE STATE LIFE INSURANCE COMPANY
OF INDIANAPOLIS, INDIANA.

Hereby Insures the life of *John Doe* (hereinafter called the insured) of *Indianapolis,* State of *Indiana,* and agrees to pay the sum of *Ten Thousand* Dollars at the Home Office of the Company, Indianapolis, Indiana, to *Mary E. Doe, his wife* (or to such other beneficiary or beneficiaries as may be designated by the insured as hereinafter provided) if living, otherwise to the insured's executors, administrators or assigns, upon receipt at said Home Office of due proof of the death of the insured, and of the interest of the claimant, this Policy being then in force, less any indebtedness to the Company on account of or secured by this Policy, including any of the current year's premium remaining unpaid.

NON-FORFEITURE OPTIONS.—After premiums have been paid for two years from the date hereof (this policy being then in force, and provided there is no indebtedness against it), at the time any premium becomes due, or within the period of grace, or upon default in the payment of any premium when due, or within thirty-one days thereafter, the owner of this policy may select any one of the options in the following table, and in the event that no such selection is made, the Company will continue this policy in force as extended insurance, according to the first option, and all other options will be deemed waived; such extended insurance being non-participating and without loan or cash values. The values in the table apply only in the event there is no indebtedness against the policy; but any such indebtedness may be paid in cash and the values in the table will then be applicable; or if not so paid, the cash and loan values will be reduced by the amount of indebtedness, and the amount of paid-up insurance will be reduced in the ratio of the indebtedness to the net value of such insurance, and the extended insurance shall be for such length of time only as the excess of the net value of extended insurance as shown in the table, over the indebtedness will purchase at the insured's attained age at the net single premium rate by the American Experience Table of Mortality and three per cent interest. Dividend additions to the policy, and additional premium payments for any fractional part of a year, if any, will increase the values in the table in proportion to the increase in the value of the reserve thereby.

If full years' premiums have been paid for	First Option: Extended Insurance in years and days for the full amount of this policy — Years	Days	Second Opt. Upon legal surrender of this policy a paid-up participating policy for	Third Option Amount the Company will pay in cash upon legal surrender of this Policy	Fourth Opt. Amount the Company will loan, subject to the loan provisions on the second page hereof
2 Years	2	33	$ 540 00	$ 235 40	$ 230 00
3 "	4	315	1080 00	478 70	470 00
4 "	7	251	1610 00	730 00	730 00
5 "	10	154	2150 00	989 60	980 00
6 "	12	330	2680 00	1257 80	1250 00
7 "	15	34	3210 00	1535 00	1530 00
8 "	16	352	3740 00	1821 40	1820 00
9 "	18	204	4270 00	2117 20	2110 00
10 "	19	341	4800 00	2422 80	2420 00
11 "	21	45	5320 00	2738 60	2730 00
12 "	22	64	5840 00	3061 70	3060 00
13 "	23	47	6360 00	3401 60	3400 00
14 "	24	10	6880 00	3749 60	3740 00
15 "	24	339	7400 00	4109 00	4100 00
16 "	25	326	7910 00	4480 40	4480 00
17 "	26	363	8430 00	4864 30	4860 00
18 "	28	134	8950 00	5261 40	5260 00
19 "	30	116	9470 00	5672 70	5670 00
20 "	For Life		10000 00	6099 20	6090 00
25 "				6667 20	6660 00
30 "				7232 40	7230 00
35 "				7767 30	7760 00

The reserve on this policy is computed on the basis of the American Experience Table of Mortality and three per cent interest. The first year's insurance under this policy is term insurance purchased by the whole or a part of the premium to be received during the first policy year, and the policy shall be valued according to its terms and the laws of the State of Indiana. In every case the values in the foregoing table are equal to the full reserve on the policy less not to exceed one-half of one per centum of the sum insured. After the period covered by the foregoing table, and subject to the same conditions, the cash and loan values will be the full reserve less any indebtedness against the policy.

This contract is made in consideration of the application therefor, which is made a part hereof, and a copy of which is hereto attached, and in further consideration of the sum of *Three Hundred Seventy-two and 00-100* Dollars, to be paid in advance to the Company on or before the delivery of this policy, and of the payment of a like sum on or before the *first* day of *June* in each year until *twenty* full years' premiums, including the first, have been paid or until the prior death of the insured.

I. PAYMENT OF PREMIUMS.—The Company will accept payment of premiums at other times than as stated above in advance, as follows: *One Hundred Ninety-three and 40-100* Dollars *semi*-annually on each *first* day of *June and December or Ninety-eight and 60-100* Dollars *quarter*-annually on each *first* day of *June, September, December and March.*

Except as herein provided, the payment of a premium or any installment thereof, shall not maintain the policy in force beyond the date when the next premium or any installment thereof is payable.

All premiums are payable in advance at said Home Office or to an agent of the Company, upon delivery of the receipt therefor signed by the President or Secretary of the Company, and countersigned by the said agent.

A grace of thirty-one days shall be granted for the payment of every premium after the first year, during which time the insurance

shall continue in force. If the Insured shall die during the period of grace, any unpaid premium for the current year will be deducted from any amount payable hereon in any settlement hereunder.

II. PARTICIPATION.—This policy shall participate in the surplus of the Company, except during such time as it may be in force as extended insurance, as apportioned by the Board of Directors of the Company, and at the end of the second year and annually thereafter the divisible surplus so ascertained accruing thereon will be credited to this policy as a dividend. Dividends thus credited, at the option of the owner of this policy, shall be: First, paid in cash; or, Second, applied toward the payment of any premium; or Third, applied to the purchase of paid-up participating additional insurance which may be surrendered at any time and the reserve value, not less than the original cash value, applied to pay current premiums; or, Fourth, left to accumulate to the credit of the policy with interest at not less than three per cent per annum, and payable at the maturity of the policy, or withdrawable on any anniversary of its date. Unless the owner of this policy shall elect otherwise, in writing, the apportioned dividends shall be held to the credit of the policy, in accordance with the Fourth Option, and if any premium is not paid at the expiration of the days of grace the Company will keep the policy in force by applying said dividend accumulations to the payment due on the policy, provided such accumulations are sufficient to pay a quarterly installment of an annual premium. By action of the Board of Directors a dividend will be credited to this policy at the end of the first year, provided the full annual premium for the second year is paid.

A BENEFIT BEYOND THE POLICY REQUIREMENTS.

By action of the Board of Directors, a dividend will be credited to this policy at the end of the first year, provided the full annual premium for the second year is paid.

III. PAID-UP AND ENDOWMENT OPTIONS.—Whenever the reserve on this policy at the end of a policy year, taken together with the reserve on existing additions, shall be equal to or greater than the net single premium by the American Experience Table of Mortality, with three per cent interest for an amount of insurance equal to the face amount of this policy for the attained age of the Insured, the Company at the written request of the insured, accompanied by the policy (provided this policy be free from indebtedness), will endorse the policy as full-paid participating insurance payable at the same time and in the same manner as the original policy for such an amount as said reserve will purchase when thus applied; or whenever said reserve at the end of a policy year, shall be equal to or greater than the face amount of this policy, the Company, upon receipt of the policy with a full and valid surrender thereof and all claims thereunder, will pay in cash the face amount of this policy and any excess of said reserve, less any existing indebtedness to the Company on account of or secured by this policy.

IV. PRIVILEGE OF CHANGE.—This policy while in full force and before the Insured has attained the age of sixty years, may be changed at any time without medical re-examination, for a policy of the same amount upon any plan issued by the Company at the time this policy takes effect, and having a higher rate of premium. Such change shall be effective upon payment of a sum equal to the difference between the premiums on the new policy and the premiums paid on this policy, with compound interest at the rate of five per cent per annum from the due date of each payment to the date when the change is made, and upon the surrender of this policy. The new policy will take effect as of the date of this policy, and the premium will be based upon the same age as this Policy. The cash value of any dividends standing to the credit of this policy, as well as any additional cash value of such dividends that would have been credited under the new policy, may be used in the settlement of the difference in premiums.

V. LOANS.—After two full years' premiums shall have been paid, at any time while this policy is in force, except such time as it shall be in force as extended insurance, the Company will loan on the sole security of this policy upon proper and legal assignment and delivery thereof, a sum equal to, or at the option of the Insured, less than the loan value of the policy in the table of options on the first page hereof according to the number of full years' premiums paid, at the time the loan is made, plus the value of the reserve on any individual additions to the policy, less any existing indebtedness on or secured by the policy and any unpaid portion

of the current year's premium. Interest in advance to the end of the current policy year, at five per cent per annum will be charged. Interest at the same rate will be due and payable annually in advance thereafter, and if not so paid will be added to the principal and bear the same rate of interest: Provided, that unless applied for on the anniversary of the date of the policy, or within thirty-one days thereafter, the Company reserves the right to defer such loan for not exceeding sixty days from the receipt of the application therefore. Failure to repay such loan, or to pay interest thereon when due, shall not void the policy unless the total indebtedness thereon shall equal or exceed the amount loanable hereunder, at the time of such failure, in which case the policy shall immediately cease and become void: Provided, that such termination shall not take effect until thirty-one days after notice shall have been mailed by the Company to the last known address of the Insured and assignee, if any.

VI. TOTAL AND PERMANENT DISABILITY.—If the Insured, after paying at least one full annual premium and before default in the payment of any subsequent premium, and before attaining the age of sixty years, shall become wholly and permanently disabled by bodily injury, or by disease, so that he is and will be permanently continuously and wholly prevented thereby from performing any work for compensation or profit, or from following any gainful occupation, the Company, upon receipt at its Home Office, of due proof of such disability of the Insured, will waive payment of the premiums thereafter becoming due, by a written endorsement hereon. Any premiums so waived shall not be a lien on this policy, and the values in the table of options on the first page hereof shall increase in the same manner as if the premiums were paid by the Insured. If the Insured should so far recover as to be able to engage in any gainful occupation, the obligation on the part of the Company to waive payment of premiums shall cease, and the Insured shall resume payment of premiums in accordance with this contract, beginning with the first premium becoming due after the date of such recovery. Proofs similar to those required in the first instance of such continuous disability must be furnished prior to the payment of each premium by the Company, if requested. Without prejudice to any other cause of disability the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists or of both feet above the ankles, or of the entire hand and one foot, occurring before age sixty, will be considered total and permanent disability within the meaning of this provision.

Upon the written request of the Insured and of the beneficiary and assignee, if any, after proof of total and permanent disability as aforesaid, and in lieu of all other values, benefits and options herein provided, the Company will pay in full settlement of this policy, one-twentieth of the sum originally insured (exclusive of any accident benefit) and dividend additions, if any, and will pay the same amount annually thereafter, until twenty such payments in all have been made, provided, that if there be any indebtedness against this policy, the amount of such annual payments will be reduced in the same proportion that such indebtedness bears to three-fourths of the sum insured. Each such annual payment shall reduce to that extent the amount of the insurance then in force, and in the event of the death of the Insured prior to the last of said payments, the remainder of the sum insured, less indebtedness, will be paid to the beneficiary, if living, if not, then to the executors, administrators or assigns of the Insured.

VII. CHANGE OF BENEFICIARY.—The Insured at any time and without cost, during the continuance of this policy, and subject to the rules of the Company regarding assignment and change of beneficiaries, may change the beneficiary by written notice to the Company, at its Home Office; such change shall take effect on the endorsement of the same on the policy by the Company, and be subject to the rights of any assignee.

VIII. ENTIRE CONTRACT.—This policy, together with the application therefor shall constitute the entire contract between the parties hereto. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy unless it is contained in the application therefor.

IX. SUICIDE.—If the Insured, whether sane or insane, shall die by his own hand or act, within one year from the date hereof, the liability of the Company shall be limited to the amount of premiums paid hereon.

X. REINSTATEMENT.—This policy will be reinstated at any time succeeding default in premium payment upon evidence satisfactory to the Company of the insurability of the Insured according to the Company's usage, and payment of all premium arrears, with interest at the rate of five per cent per annum, and the payment or reinstatement of any indebtedness which existed at the time of such default with interest from that date.

XI. ASSIGNMENT.—No assignment of this policy shall be binding upon the Company until it is filed with the Company at its Home Office. The Company will not assume any responsibility for the validity of any assignment. All claims under assignments are subject to satisfactory proof of the assignee's interest in the life insured.

XII. INCONTESTABILITY.—This policy shall be incontestable after one year from the date hereof, except for non-payment of premiums, and except for violation of the conditions herein regarding military and naval service in time of war. If the age of the Insured has been misstated, the amount payable under the policy shall be such as as the premium paid would have purchased at the correct age.

XIII. INSTALLMENT OPTIONS.—The Insured reserves the right to change the method of payment of this policy as a death claim without the consent of any beneficiary, by filing at the Home Office of the Company a written request therefor, accompanied by this policy for endorsement of such change thereon, so as to provide that each $1,000 of insurance due upon maturity of this policy by the death of the Insured shall be paid to the beneficiary in accordance with any one of the following installment options. In the event of there being more than one beneficiary entitled to share in the proceeds of the policy, the continuous installment options cannot be selected, but the right under the limited installment option shall be joint and vest in the survivors, and shall not be severed without the consent of the Company. The first installment will be paid in each case upon receipt of due proof of the death of the Insured, during the continuance of this policy, and of the interest of the claimant; subsequent installments will be paid annually thereafter. Unless the Insured shall make and file a written request therefor the Company will not commute any installment payments during the lifetime of the beneficiary.

Option 1. In ten annual installments of $113.80 each, amounting to $1,138.00.

Option 2. In fifteen annual installments of $81.30 each, amounting to $1,219.50.

Option 3. In twenty annual installments of $65.25 each, amounting to $1,305.00.

Option 4. In annual installments during the life of the beneficiary, the amount of each installment to be determined by the schedule below for this option, in accordance with the age of the beneficiary, nearest birthday, at the date of the death of the Insured. If the beneficiary should die before twenty annual installments have been paid, the Company will pay any remaining installments to the executors, administrators or assigns of the beneficiary.

Option 5. In annual installments during the life of the beneficiary, the amount of each installment to be determined by the schedule below for this option, in accordance with the age of the beneficiary, nearest birthday, at the date of the death of the Insured.

Age.	Option No. 4.	Option No. 5.	Age.	Option No. 4.	Option No. 5.
Age of Beneficiary at Death of Insured.	Twenty Annual Instalments Certain with Continuous Instalments During Life of	Annual Instalments Payable during the Life of the Beneficiary.	Age of Beneficiary at Death of Insured.	Twenty Annual Instalments Certain with Continuous Instalments During Life of	Annual Instalments Payable during the Life of the Beneficiary.

XIV. INSTALLMENT COUPONS.—Should the policy become a valid claim by death, and the Insured has selected either the first, second or third of the installment options as above provided, the Company will upon surrender of the policy, issue to the beneficiary its installment contract with coupons attached, numbered consecutively according to the number of such installments under the option selected, and each coupon providing for the payment of one of the annual installments, and should the fourth or fifth option be selected, the Company will upon such surrender of the policy, issue to the beneficiary its annuity contract, providing for the payment of annual installments, in accordance with the terms of the option selected.

XV. PREMIUMS.—In case any premium should not be paid when due, according to the terms of this contract, then and in every such case, this policy shall cease and determine, except as otherwise herein expressly provided. If any note or other obligation given for the first year's premium or any part thereof on this policy shall not be paid when due, this policy contract shall be and become null and void without any notice or action of the Company, notwithstanding any receipt which may have been given for such premium.

XVI. AUTHORITY.—Only the President, a Vice-President or the Secretary (and then in writing only) has power in behalf of the Company to make or modify this or any contract of insurance or to extend the time for paying any premium, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any person other than the above.

XVII. PROOFS OF DEATH.—In the event of the death of the Insured while this policy is in force, application should be made to the Company at its Home Office, for blank forms upon which to make proofs.

XVIII. CHANGE OF ADDRESS.—The Insured should give prompt notice to the Company of any change of residence or postoffice address. Notice of each and every payment due or to become due hereon at the date named is given and accepted by the delivery and acceptance of this policy, and any further notice of such payment due or to become due required by any statute is hereby expressly waived.

XIX. ANNUAL MEETING.—The Insured is hereby notified that, by virtue of this policy, while the same remains in force, he is a member of the State Life Insurance Company, and entitled to vote at its annual meetings, which are holden at its Home Office, in the City of Indianapolis, Indiana, on the third Thursday of January in each year, at two o'clock P. M.

IN WITNESS WHEREOF, The State Life Insurance Company has caused this Policy to be signed by its President and Secretary, at its Home Office in the City of Indianapolis, this *first* day of *June*, one thousand nine hundred and *seventeen*.

ALBERT SAHM, *Secretary.* HENRY W. BENNETT, *President.*

INSURANCE DEPARTMENT.

Office of Auditor of State of Indiana.

Indianapolis, ...

I hereby certify that the STATE LIFE INSURANCE COMPANY of Indianapolis, Indiana, does business under the Compulsory Reserve Deposit Law of the State of Indiana, and maintains in accordance with said law, in the office of the Auditor of State of Indiana a deposit of securities in character as required by said law, in an amount in excess of the net cash value of all outstanding policies.

In Testimony Whereof, I hereunto set my hand and affix my official seal this..... day of .....

(Seal) .....

Auditor of State.

APPLICATION.

It is hereby agreed that all the foregoing statements and also those I make to the Company's Medical Examiner, which are hereby made a part of this application, are offered to the Company as a consideration for the policy applied for, which policy I agree to accept, if issued as applied for, but the same shall not take effect until this application, which I agree to complete by submitting to a medical examination, has been accepted by the Company at the Home Office in Indianapolis, Indiana, and the first premium shall have been paid to and accepted by the Company, or an authorized agent during my life and good health; provided, that if the premium on the policy herein applied for shall be paid by me at the time of making this application the insurance shall be in force from the date of the acceptance of this application by the Company's Medical Director.

I hereby waive, both for myself and for all persons who may hereafter claim any interest in the policy herein applied for, all my rights under any and all statutes that prohibit or restrict any physician who has attended me or prescribed for me, or who may in the future attend me or prescribe for me, from testifying in any court regarding my health, habits, or any communications I may have made to him regarding the same, and I agree that such physician or physicians may testify as to all such matters as fully as if no legal prohibition or restriction on such testimony had ever existed.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions are correctly recorded by the Medical Examiner.

MILITARY OR NAVAL SERVICE.

If within five years from the date of this Policy the Insured shall engage in any military or naval service in time of war (death from submarine or aviation service in time of war is a risk not covered by this Policy), the liability of the Company in event of the death of the Insured while so engaged, or within six months thereafter, will be limited to the return of the premiums paid hereon, exclusive of any extra premium paid for military or naval service, less any indebtedness to the Company hereon; unless before engaging in such service, or within one month (of not less than thirty days), or at the time of paying the first premium due hereon, if the insured shall be then so engaged, the Insured shall pay to the Company at its Home Office in Indianapolis, Indiana, such extra premium as may be required by the Company, and in like manner shall pay annually thereafter, or within one month (of not less than thiry days), from the anniversary of said payment, while the Insured shall continue to be so engaged, such other and further extra premium as may be required by the Company. Within one year after the termination of the war the Company will return such portion of the extra premiums as in its judgment will not be required to cover the extra hazard. In any event, should the insured engage in military or naval service in time of war, the Total and Permanent Disability and Double Indemnity benefits shall become null and void and the premiums therefor shall cease to be payable; provided that after the termination of military or naval service said provisions may be reinstated upon payment of the premiums therefor and upon evidence satisfactory to the Company that the Insured is acceptable for said additional benefits.

Dated this First day of June, 1917.

ALBERT C. SAHM,
Secretary.

HENRY W. BENNETT,
President.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99,999. AGE, 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $366.10.

THE STATE MUTUAL LIFE ASSURANCE COMPANY,

OF WORCESTER, MASSACHUSETTS

Incorporated 1844.

In Consideration of the application for this Policy, which is made a part of this Contract, a full copy of which application is hereunto annexed, and in further consideration of the payment, in advance, of the premiums required by this Policy, does insure the life of *John Ward,* of *Worcester,* County of *Worcester,* and State of *Massachusetts,* herein called the insured, in the amount of *Ten Thousand* Dollars, and promises to pay, at its Home Office in Worcester, said amount to *Mary Ward, wife* of the insured, if living, or to such other beneficiary as may, according to the conditions stated herein, be finally designated and recognized by endorsement hereon, and if no such beneficiary be then living, then to the executors, administrators or assigns of the insured, upon due proof of the death of the said insured, during the continuance in force of this Policy, the unpaid premium, or instalments thereof, if any, for the balance of the policy year then entered upon, and any other indebtedness to the Company on account of this Policy being first deducted therefrom.

The annual premium required by this Policy is *Three Hundred Sixty-Six and 10/100* Dollars, and is due and payable on or before the *first* day of *June* in each year during the continuance of this Policy, until *twenty* full years' premiums shall have been paid, or until the prior death of the insured.

This Policy is issued and accepted subject to the provisions and conditions specified on the second and third pages hereof, which are hereby made a part of this Contract.

This Policy shall be incontestable after one year from the date of its issue, except for non-payment of premiums.

(The above provision regarding incontestability is amended as per rider attached hereto.)

In Witness Whereof, the said Company has, by its President and Secretary, executed this Contract at Worcester, Massachusetts, this *first* day of *June,* one thousand nine hundred and *seventeen.*

D. W. CARTER, *Secretary.* B. H. WRIGHT, *President.*

GENERAL PROVISIONS.

POLICY AND APPLICATION ENTIRE CONTRACT.—This policy and the application therefor shall constitute the entire contract between the parties hereto; and all the statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy or be used in defense to a claim thereunder unless it be contained in the written application therefor and a copy of such application be securely attached thereto when issued.

This policy shall not take effect until actually delivered and the first premium paid hereon during the lifetime of the insured.

The possession of this policy is not evidence that the first premium has been paid. The first and all subsequent premiums are due and payable at the Home Office of the Company in Worcester, Massachusetts, or to an agent of the Company upon delivery of a receipt for the Premium, signed by the President, Vice-President, or Secretary, and countersigned by the agent or agency cashier designated thereon.

PREMIUM PAYMENTS.—The premiums on this policy are payable annually, in advance, but the insured may, with the assent of the Company, pay the same, in advance, in semi-annual or quarter-annual instalments, according to the Company's published rates therefor, provided such semi-annual or quarter-annual instalment of the annual premium amounts to at least the sum of $5.00.

In case of failure to pay any premium when due, or within the grace period, this policy shall thereupon lapse and become void, and all premium payments previously made shall be forfeited to the Company, and its only liability hereunder shall be such, if any, as is stated in this policy. This policy is issued by the Company and accepted by the insured with the agreement that, subject to the provisions contained herein, no annual premium, or semi-annual or quarter-annual instalment of the annual premium, paid on this policy shall continue it in force beyond the date on which the next annual premium, or semi-annual or quarter-annual instalment of the annual premium, shall become due.

GRACE PERIOD.—After the payment of the first regular premium, annual, semi-annual or quarterly, a grace of thirty-one days, without interest, will be allowed in the payment of all future premiums. During the period of grace this policy shall remain in full force.

PREMIUM LOANS.—If this policy be not assigned, upon request of the insured, made prior to any default in the payment of any premium hereunder, the Company will make a loan to the insured, with interest at the rate of six per centum per annum from due date of said premium, for the sole purpose of paying such premium, provided the Cash Surrender or Loan Value hereunder is sufficient to cover such loan with interest to the time the next premium (annual, semi-annual or quarterly) is due hereon. Any premium loan, with accrued interest, may be repaid at any time prior to default in premium payment, but until paid will be an indebtedness hereunder.

POLICY LOAN.—After two full annual premiums have been paid on this Policy, and provided it is not continued as Extended Insurance, the holder hereof, upon its proper assignment and delivery to the Company, shall be entitled to a loan from the Company on the sole security of this policy, with interest at the rate of six per centum per annum, of a sum not exceeding its loan value, as shown by the accompanying table, less interest on the amount so loaned to the next anniversary of this policy, and less any indebtedness to the Company under this policy and any unpaid portion of the premium for the then current policy year. Failure to repay any such loan or to pay interest thereon shall not avoid this policy while the total indebtedness hereon is less than such loan value at the time such default in payment occurs nor until thirty-one days after notice has been mailed by the Company to the last known address of the insured and assignee, if any. *See note on third page.

RE-INSTATEMENT.—This policy may be re-instated at any time after default in premium payment, provided it has not been surrendered for its cash value, or its extension period expired, upon the production of evidence, satisfactory to the Company, of the insurability of the person whose life was insured and the payment of all over-due premiums and the payment or re-instatement of any other indebtedness to the Company under this policy with simple interest at the rate of six per centum per annum.

CHANGE OF PLAN.—At any time while this policy is in full force, it may be changed, without medical examination, to any other form of policy in use by the Company at the time this policy was issued, but without the right to disability benefits, provided the rate of premium be not diminished thereby, upon payment of the difference between the premiums under the new policy and the premiums paid under this policy (exclusive of the special premiums paid for disability benefits) for the same period and the same amount of insurance, with interest compounded annually at the rate of six per centum per annum, and with proper adjustment of differences in dividends apportioned under the two forms of policies. The new policy will be for the same amount, bear the same date, and written at the same age as this policy.

MODIFICATIONS.—Agents are not authorized to modify this policy or to extend the time of paying the premium.

CHANGE OF BENEFICIARY.—If the right to do so has been reserved in the application for this policy, the insured, if of full age, at any time during the continuance of this policy, may change and successively change the beneficiary hereunder, whether original or substituted, without his or her consent, provided that any proposed beneficiary shall have an insurable interest in the life of the insured, and, further, that any change in beneficial interest shall be subject to the right of any assignee. The insured may, however, declare the designation of any beneficiary to be irrevocable. During the lifetime of any irrevocably designated beneficiary, the insured shall not have the right to revoke or change the designation of that beneficiary, without his or her consent. If any beneficiary, revocable or irrevocable, dies before the insured, the interest of such beneficiary shall vest in the insured. Every change or designation must be made by written notice to the Company at its Home Office, accompanied by this policy, and will take effect only when endorsed on this policy by the Company.

WAR RISK.—Military and naval service in time of war is a risk not assumed by the Company or covered by this policy during the first year, and if the insured shall engage in such service during the first year this policy is in force, this policy shall thereupon become null and void and no claim shall exist thereunder except for the amount of the premium paid thereon.

(The above provision regarding military and naval service in time of war is amended as per rider attached hereto.)

SUICIDE.—If the insured shall commit suicide within one year from the date hereof, while sane or insane, this policy shall be null and void, except for the amount of the premium paid thereon.

ASSIGNMENT.—No assignment of this policy shall be valid unless made in writing and filed with the Company at its Home Office. By receiving or filing any assignment, the Company assumes no responsibility as to its validity. The claim of any assignee shall be subject to any indebtedness to the Company hereunder.

ERROR IN AGE.—If the age of the insured was incorrectly stated in the application for this policy, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age. Any error in age discovered during the lifetime of the insured will be subject to correction and adjustment of premium.

RESERVE.—The reserve on this policy will be based on the American Experience Table of Mortality with interest at three per centum per annum.

INSTALMENT OPTIONS.

CONDITIONS OF INSTALMENT SETTLEMENT.—Settlement by Instalments may be substituted for payment of the proceeds of this policy in one sum, according to one of the following Options, and subject to the conditions stated below.

If there be any indebtedness to the Company on account of this policy when it becomes a claim, such indebtedness will be deducted from its proceeds and the balance due will be the basis of any settlement by Instalments hereunder.

The insured at any time while this policy is in force, for an amount not less than One Thousand ($1,000) Dollars and not assigned, may, by notice to the Company in writing, choose one of the methods of settlement designated below. After making selection of manner of payment, the insured may revoke his selection and select another by notifying the Company in writing. If such choice is not made by the insured, the same privilege shall be extended to the beneficiary at the time this policy becomes a claim, with the right to receive the present value of any unpaid Instalments in one sum.

After the death of the insured (selection of Instalment Option having been made), on the payment of the first Instalment upon either of the plans mentioned below, this policy shall be returned to the Company for proper endorsement or surrendered to the Company in exchange for an Instalment Contract in accordance with the Instalment Option selected. The first instalment shall be paid upon satisfactory proof of claim upon the Company, and subsequent Instalments shall be paid annually thereafter upon the anniversary of the first Instalment payment.

The beneficiary shall not have the right to commute the Instalments payable hereunder unless the insured, during his or her lifetime, shall have given such right to the beneficiary, and notified the Company in writing to that effect.

Should the beneficiary under this policy, surviving the insured, die before receiving all the Instalments payable, the then present or commuted value of all such Instalments shall be paid in one sum to the executors or administrators of the said beneficiary, unless other provisions shall have been previously made for the continuation of the Instalment payments.

EQUAL INSTALMENTS.—OPTION A.—On the basis of each One Thousand ($1,000) Dollars due, the proceeds may be paid in any number of equal annual instalments, from five to twenty-five, as may be designated, according to the following table:

Number of Instalments	5	6	7	8	9	10	11
Amount of Instalments	$211 99	$179 22	$155 83	$138 30	$124 69	$113 82	$104 93
Number of Instalments	12	13	14	15	16	17	18
Amount of Instalments	$97 54	$91 29	$85 95	$81 32	$77 29	$73 74	$70 59
Number of Instalments	19	20	21	22	23	24	25
Amount of Instalments	$67 78	$65 25	$62 98	$60 92	$59 04	$57 32	$55 75

CONTINUOUS INSTALMENTS.—OPTION B.—On the basis of each One Thousand ($1,000) Dollars due, the proceeds may be paid in five,

ten, fifteen, twenty or twenty-five Instalments, each for an amount determined by the attained age of the beneficiary and the number of the stipulated Instalments selected at the time this policy becomes a claim, according to the following table; and in addition thereto similar amounts shall be paid yearly during the after lifetime of the beneficiary.

Attained Age.	Number of Stipulated Instalments.					Attained Age.	Number of Stipulated Instalments.				
	5	10	15	20	25		5	10	15	20	25
0	$39 92	$39 40	$38 82	$38 20	$37 58	41	$53 16	$52 13	$50 82	$49 28	$47 53
1	39 92	39 40	38 82	38 20	37 58	42	54 01	52 92	51 58	49 88	48 00
2	39 92	39 40	38 82	38 20	37 58	43	54 91	53 75	52 27	50 49	48 47
3	39 92	39 40	38 82	38 20	37 58	44	55 86	54 63	53 04	51 13	48 95
4	39 92	39 40	38 82	38 20	37 58	45	56 87	55 56	53 84	51 78	49 42
5	39 92	39 40	38 82	38 20	37 58	46	57 94	56 54	54 68	52 44	49 90
6	39 92	39 40	38 83	38 23	37 64	47	59 08	57 56	55 55	53 12	50 37
7	39 93	39 44	38 89	38 30	37 72	48	60 28	58 64	56 46	53 81	50 83
8	40 00	39 53	38 98	38 41	37 83	49	61 56	59 78	57 39	54 51	51 30
9	40 13	39 66	39 12	38 55	37 96	50	62 92	60 98	58 36	55 21	51 74
10	40 30	39 82	39 28	38 70	38 11	51	64 36	62 23	59 36	55 93	52 17
11	40 49	40 01	39 46	38 88	38 28	52	65 88	63 54	60 38	56 63	52 59
12	40 69	40 21	39 65	39 06	38 45	53	67 50	64 93	61 44	57 33	52 98
13	40 90	40 41	39 85	39 24	38 63	54	69 22	66 37	62 52	58 02	53 36
14	41 12	40 62	40 05	39 44	38 81	55	71 05	67 87	63 61	58 71	53 71
15	41 35	40 85	40 26	39 64	39 01	56	72 99	69 45	64 72	59 37	54 03
16	41 59	41 08	40 49	39 85	39 21	57	75 04	71 09	65 85	60 02	54 33
17	41 84	41 32	40 72	40 07	39 42	58	77 23	72 79	66 97	60 64	54 60
18	42 09	41 57	40 96	40 30	39 63	59	79 54	74 55	68 10	61 23	54 84
19	42 37	41 83	41 21	40 54	39 86	60	82 00	76 38	69 22	61 79	55 04
20	42 65	42 11	41 47	40 79	40 09	61	84 01	78 27	70 33	62 31	55 22
21	42 95	42 39	41 75	41 05	40 33	62	86 13	80 20	71 42	62 80	55 37
22	43 26	42 69	42 03	41 32	40 59	63	88 35	82 18	72 49	63 24	55 49
23	43 58	43 01	42 33	41 61	40 85	64	90 71	84 20	73 52	63 64	55 58
24	43 92	43 35	42 65	41 90	41 13	65	93 19	86 29	74 52	64 00	55 65
25	44 27	43 67	42 97	42 21	41 41	66	95 80	88 31	75 46	64 30	& over
26	44 64	44 03	43 31	42 53	41 70	67	98 56	90 39	76 35	64 56	
27	45 03	44 41	43 67	42 86	42 01	68	101 45	92 47	77 18	64 77	
28	45 44	44 80	44 04	43 21	42 33	69	104 49	94 55	77 94	64 94	
29	45 87	45 21	44 43	43 57	42 66	70	107 68	96 60	78 63	65 06	
30	46 32	45 65	44 84	43 95	43 00	71	111 01	98 62	79 25	& over	
31	46 80	46 10	45 27	44 35	43 36	72	114 48	100 58	79 78		
32	47 29	46 58	45 71	44 76	43 72	73	118 08	102 47	80 22		
33	47 82	47 08	46 18	45 19	44 10	74	121 82	104 27	80 58		
34	48 37	47 60	46 67	45 63	44 49	75	125 66	105 97	80 85		
35	48 95	48 15	47 19	46 10	44 89	76	129 60	107 56	& over		
36	49 56	48 73	47 73	46 58	45 31	77	133 61	108 99			
37	50 20	49 34	48 29	47 08	45 73	78	137 65	110 25			
38	50 89	49 99	48 88	47 60	46 17	79	141 70	111 31			
39	51 60	50 67	49 50	48 14	46 61	80	145 73	112 17			
40	52 36	51 38	50 15	48 70	47 07		& over	& over			

PARTIAL PAYMENT AND DEPOSIT.—OPTION C.—The proceeds or any part of the proceeds of this policy, in even Hundreds of Dollars, to the amount of not less than One Thousand ($1,000) Dollars, may be left with the Company and the person entitled thereto shall receive thereon at the end of each year interest at the rate of three per centum per annum. The amount so left with the Company may be withdrawn at any time when an instalment of interest is payable, unless otherwise directed by the insured during his lifetime, and if not withdrawn the said amount, together with any accumulation of interest accrued thereon from the date when the last full interest instalment was payable, shall be paid in full upon satisfactory proof of the death of the beneficiary.

PARTIAL PAYMENT AND INSTALMENTS.—OPTION D.—The person legally entitled to the proceeds of this policy may elect to take part of said proceeds in cash and have the remainder, in even Hundreds of Dollars and to the amount of not less than One Thousand ($1,000) Dollars, payable in accordance with one of the above Instalment Options.

MONTHLY, QUARTERLY OR SEMI-ANNUAL INSTALMENTS.—Provision may be made for payment in monthly, quarterly or semi-annual instead of annual Instalments, which shall be the full equivalent in value of the annual Instalments specified.

INSTALMENTS INCREASED BY DIVIDENDS.—The stipulated Instalments, payable under Instalment Options A and C and the first five, ten, fifteen, twenty or twenty-five under Instalment Option B, will be increased by any dividends which may be apportioned thereto.

INSTALMENTS INCREASED BY ADDITIONS.—Any outstanding paid-up dividend additions or dividend accumulations to the credit of this policy when it becomes a claim may be taken by the person legally entitled thereto, or included in the amount of the Instalment settlement.

At End of Year After Payment of Premiums for	Cash Surrender or Loan Values.	Participating Paid-up Insurance.	Participating Extended Insurance.	
	Amount.	Amount.	Years.	Days.
2 full years.	$347 20	$800	3	361
3 " "	594 50	1340	6	311
4 " "	849 60	1880	9	253
5 " "	1112 70	2420	12	128
6 " "	1384 00	2960	14	258
7 " "	1663 90	3490	16	269
8 " "	1952 70	4020	18	171
9 " "	2250 60	4550	19	347
10 " "	2557 80	5070	21	81
11 " "	2862 30	5570	22	93
12 " "	3176 80	6060	23	64
13 " "	3501 60	6550	24	8
14 " "	3837 00	7040	24	307
15 " "	4183 30	7530	25	249
16 " "	4541 00	8020	26	220
17 " "	4910 80	8520	27	247
18 " "	5293 10	9010	29	9
19 " "	5688 90	9500	31	25
20 " "	6099 20	10000	Life.	
25 " "	6637 20			
30 " "	7232 40			
35 " "	7767 30			
40 " "	8249 30			
45 " "	8690 60			
50 " "	9095 10			
55 " "	9452 30			
60 " "	9708 70			
61 " "	10000 00			

The above Values are computed according to the American Experience Table of Mortality with interest at three per centum per annum, and are upon the assumption that the premiums required by this policy (less current dividends) have been paid in full and that there is no indebtedness to the Company on account of this policy.

If the term of this policy extends beyond twenty years, the Values for the intermediate years after twenty, and the extensions, will be furnished upon application.

Loan values are available at any time during the policy years, in accordance with the Policy Loan Provision contained herein.

NON-FORFEITURE PROVISIONS.

NON-FORFEITURE OPTIONS.—After two full years' premiums have been paid on this policy, the holder hereof, within thirty days after default in the payment of a subsequent premium, may elect by a writing filed with the Company at its Home Office.

(a) to surrender the policy and, with the written assent of the person to whom it is made payable, receive its value in cash, (*see note below) or (b) take paid-up insurance, which shall be participating, payable at the same time and on the same conditions as in the original contract, or

(c) have the insurance continued in force as Extended Insurance from the anniversary last passed for its face amount, including any outstanding dividend additions and less any indebtedness to the Company hereon or secured hereby, but without the right to loans.

AUTOMATIC PAID-UP PROVISION WITH SPECIAL BENEFITS.—If the holder shall not within thirty days from default surrender this policy to the Company for cash, as provided in Option (a), or elect by a writing filed with the Company at its Home Office to take Extended Insurance as provided in Option (c), the insurance will be binding upon the Company from the date of default without any further stipulation or act on the part of the insured, as provided in Option (b).

The Cash Surrender Value of Paid-up Insurance under Option (b), at any time, will be its net legal reserve. (*See note below.) Paid-up Insurance under Option (b) will have Loan Values and will participate annually in the divisible surplus of the Company.

AUTOMATIC EXTENDED INSURANCE.—Upon the written request of the insured, Extended Insurance, as described above under Option (c), may be made the automatic option in case of default in the payment of any premium by an endorsement of this policy, made at the Home Office of the Company, provided such request is filed at the said Home Office when there is no premium due hereon and unpaid.

EXTENDED INSURANCE PARTICIPATING AND CASH VALUES.—If this policy is continued in force as Extended Insurance, it shall participate annually in the divisible surplus of the Company and its Cash Surrender Value will be its net legal reserve (see note below); and, upon proper request and release on the part of the insured, may be reconverted into a participating paid-up policy for an amount its Cash Value will purchase as a net single premium at the attained age of the insured, according to the American Experience Table of Mortality, with interest at three per centum per annum.

TERM OF EXTENDED INSURANCE AND AMOUNT OF PAID-UP INSURANCE.—The term for which this policy will be continued as Extended Insurance or the amount of Paid-up Insurance, as given in the accompanying table, is such as the Cash Value will purchase as a net single premium at the attained age of the insured, according to the American Experience Table of Mortality, with interest at three per centum per annum; but no provision contained herein shall operate to continue this policy in force beyond the term for which it was originally written.

CASH SURRENDER AND LOAN VALUES.—The Cash Surrender and Loan Value for each year, given in the accompanying table, is the reserve on this policy less a surrender charge having a maximum the second year (after payment of premiums for two full years) of Ten Dollars for each One Thousand Dollars of insurance hereunder, and decreasing annually thereafter by One Dollar and Twenty-five Cents for each One Thousand Dollars of insurance hereunder.

After payment of premiums for ten full years, the Cash Surrender and Loan Value for each year, including the intermediate years beyond twenty not given in the accompanying table, is the full reserve under this policy.

VALUES INCREASED BY ADDITIONS OR BY PAYMENT OF QUARTERLY OR SEMI-ANNUAL PREMIUMS.—The said values will be increased if

there are any outstanding paid-up additions to this policy and diminished if there be any indebtedness hereunder.

If any semi-annual or one or more quarter-annual instalments of the annual premium have been paid in any year, the values for that year will be the values at the end of the last policy year for which the annual premium was paid in full plus such proportionate part of the increase in the values at the end of the succeeding year.

DIVIDEND PROVISIONS.

DIVIDENDS.—This policy shall participate in the surplus of the Company.

The proportion of the divisible surplus of the Company contributed by this policy shall be ascertained and distributed annually as dividends, beginning at the end of the first policy year. Each such dividend shall, annually, at the option of the holder of the policy,

(a) be payable in cash, or
(b) be applied in reduction of premiums, or
(c) to the purchase of a paid-up addition, which may be surrendered at any time for cash, (*See note below) or
(d) be left with the Company to accumulate to the credit of this policy and be payable at the maturity thereof or be withdrawable, either wholly or in part, in cash on demand by the holder of this policy or applied as hereinafter set forth. On dividends so left, interest will be allowed at not less than three per centum per annum, but no allowance for interest will be made for a fractional part of a year.

AUTOMATIC PAYMENT OF PREMIUM BY DIVIDENDS.—If no election is made by the holder of this policy prior to any anniversary thereof, the dividend for that anniversary will be held by the Company as provided in Option (d) and if any premium on this policy (annual, semi-annual or quarter-annual) is not paid at the expiration of the days of grace, the Company will keep this policy in force by applying the dividend accumulations to the payment due on this policy, if such accumulations are sufficient to make such payment in full; provided that nothing herein contained shall operate to continue this policy in force beyond the period for which any dividend accumulation so applied would carry the policy under its full premium rate, nor beyond the term for which this policy was originally issued. Any dividends which may be apportioned hereon while this policy is continued as Extended Insurance shall not be applied to continue this policy in force beyond the term of extension given in the accompanying table of Values.

METHOD OF APPLYING DIVIDENDS TO PAYMENT OF PREMIUM.—The application of accumulations to the payment of premiums will be made as follows: The accumulations will be applied to the payment of the annual premium required by this policy. If not sufficient for the annual premium, then to the payment of a semi-annual instalment of the annual premium, and if not sufficient for a semi-annual, then to the payment of a quarter-annual instalment of the annual premium, and continuing in like manner so long as the remaining accumulations to the credit of this policy are sufficient to pay a quarter-annual instalment of the annual premium required by this policy. In case the failure to pay any semi-annual or quarter-annual instalment of the annual premium required by this policy occurs in any year after a payment of an instalment of such premium has been made by the insured, then the accumulations will be applied to the payment of unpaid quarter-annual or semi-annual instalments of the annual premium due during the year then entered upon. No remaining portion of such accumulations amounting to less than a quarter-annual instalment of the annual premium, according to the Company's published rates therefor, will be applied to continuing this policy in force but will remain to the credit of this policy and be paid with the amount due hereunder when it becomes a claim.

DIVIDENDS APPLIED TO MAKE POLICY FULLY PAID-UP.—Whenever the accumulations from dividends (d) and the cash value of dividend additions (c), if any, together with the reserve on this policy, computed according to the American Experience Table of Mortality with interest at three per centum per annum, shall be equal to the reserve computed in like manner on a fully paid-up policy of the same kind and amount at the age then attained by the insured, the Company will, upon the execution and delivery of a proper form of request and release, on presentation of this policy at its Home Office in Worcester, make an endorsement thereon showing that it has become paid-up.

DIVIDENDS APPLIED TO ACCELERATE MATURITY OF POLICY.—Whenever the accumulations from dividends (d) and the cash value of dividend additions (c), if any, together with the reserve on this policy, computed as above, shall be equal to the face amount of this policy, the Company will, upon the surrender of this policy, together with a legal release of all claims hereunder, pay as a matured endowment the amount of said policy less any existing indebtedness to the Company on account of same.

*NOTE: The payment of cash surrender values under Option (a) —"Non-Forfeiture Options," the cash surrender value of paid-up policies under "Automatic Paid-up Provision with Special Benefits," the cash surrender value of Extended Insurance under "Extended Insurance Participating and Cash Values," the cash value of paid-up additions under Option (c) "Dividend Provisions," and the granting of policy loans other than to pay premiums on policies in the Company, may, at the option of the Company, be deferred for ninety days from the date of application therefor.

TOTAL AND PERMANENT DISABILITY BENEFIT PROVISION.

If the insured hereunder, after the payment of one full year's premium on this policy, and while no premium is in default, shall furnish due proofs that, before reaching the age of sixty years, because of accident or disease he has become wholly, continuously and permanently unable to pursue any gainful occupation and presumably for life will be unable to perform any work, mental or manual, or engage in any business for compensation or profit, and that such disability was sustained or contracted after the date hereof, the Company will with the written assent of all the parties in interest, pay to the insured, one-tenth of the face amount of this policy, and a like amount annually thereafter, on the anniversary of the first instalment payment, during the continuance of such disability, until said face amount, less any indebtedness hereunder, shall have been paid in full, or until the maturity of the policy when any unpaid remainder of the sum insured, less any indebtedness, shall be paid as provided in this policy. The value of any dividend additions or accumulations then outstanding shall be payable with the final payment. The first instalment shall be paid one year after the receipt of such proof of said disability, and then only if it shall appear that the insured is still totally, permanently and incurably disabled as defined above. During said year any medical examiner or other accredited representative of the Company, shall be permitted to examine the person of the insured in respect of the alleged disability, at such time and in such manner as the Company may desire. The payment of any premium during said year shall be waived, and this policy shall continue in force as if such premium had been paid.

Each annual instalment so paid shall reduce by the amount thereof the insurance in force, and the values provided under Non-Forfeiture Provisions hereunder shall be for the reduced amount, subject to any existing indebtedness.

This policy must be forwarded to the Home Office for endorsement of the payment of each disability instalment.

Whenever the cash surrender value of the reduced insurance is less than any indebtedness hereunder, the difference in amount shall be deducted from the succeeding instalment, and the indebtedness correspondingly reduced.

Whenever the amount of the instalments paid together with any indebtedness hereunder, shall equal the face amount of the policy and the value of any dividend additions or accumulations, the liability of the Company shall cease.

By the acceptance of this contract the insured agrees that, after the said instalments become payable as above described, any medical examiner appointed by the Company shall be allowed from time to time, but not oftener than once a year, to satisfy himself of the continuance of such disability by the examination of the person of the insured, and if it is established that the insured has recovered so as to be able to again engage in some gainful occupation, or has so engaged, or if the insured refuses to permit such examination by a medical examiner, no further instalment payments will be made by the Company. But if the amount of insurance shall then have been reduced under the foregoing provisions, such reduced amount of insurance shall thereafter be the face amount of the policy and the premiums thereafter becoming due will be in proportion to the reduced amount of insurance, and all benefits under the policy will be reduced accordingly. During the period of disability, as defined above, the premiums hereon shall be waived.

If this policy becomes paid-up for a reduced amount or is continued in force as extended insurance, no disability benefits shall attach to it nor to any dividends payable hereunder.

The total and irrecoverable loss of the entire sight of both eyes, the severance of both hands above the wrist or both feet above the ankle, or similar loss of one foot and one hand, shall be considered as total and permanent disability within the meaning of this provision.

The provision for disability benefits herein set forth is granted in consideration of the payment of a special premium of $6.10 with each annual premium payable hereunder, and this amount is included in the whole premium charged for this policy. The special premium shall cease (1) on the completion of the premium payments required by the terms of this policy; (2) on the policy anniversary nearest to age sixty of the insured, if prior to completion of said premium payments; or (3) it may be discontinued on any anniversary of this policy on the written request of the insured, accompanied by this policy for endorsement, in which latter event this provision will become void.

(The total and Permanent Disability Provision will become null and void if the insured shall at any time engage in military or naval service in any capacity whatever in connection with actual warfare in time of war, the premium reduced accordingly, and the unearned portion of the current extra premium charged for said Disability Provision shall be refunded to the insured. Upon satisfactory evidence of good health after conclusion of war service, the Disability Provision may be restored.)

NOTICE.

The assured is hereby notified that by virtue of this policy he is a member of the STATE MUTUAL LIFE ASSURANCE COMPANY of Worcester, and is entitled to vote, either in person or by proxy at any and all meetings of said Company. The Annual Meetings are held at its Home Office on the third Tuesday of January in each year, at ten o'clock in the forenoon.

APPLICATION.

MEDICAL EXAMINER'S FORM.

I HEREBY CERTIFY that I have read all the statements and answers in Parts I and II of this application, and declare that they have been correctly recorded by the soliciting agent and medical examiner, and that no circumstance or information touching my past and present state of health and habits of life has been withheld or omitted. I AGREE that the insurance hereby applied for shall not take effect until this application has been approved by the Company at its Home Office, and the first premium on the proposed policy shall have been paid and the said policy delivered to me while I am in the condition of health described herein, except in case a conditional receipt has been issued as hereinbefore provided. I ALSO AGREE that military or naval service in time of war is not a risk assumed by the said Company or covered by the proposed policy, and that should I engage in such service during the first five years the proposed policy is in force without written permit from the Company and the payment of such extra premium as the Company may require during such service, said policy shall thereupon become null and void and no claim shall exist thereunder except for the amount of the premium paid thereon exclusive of any extra premiums which may have been paid for military or naval service. I FURTHER AGREE that if within one year from the date of the proposed policy I shall die by my own hand or act, whether I be at that time sane or insane, the proposed policy shall thereupon become null and void except for the amount of the premium paid thereon.

RIDER ISSUED AS A PART OF AND ATTACHED TO POLICY No. 99,999 ON THE LIFE OF JOHN WARD.

The provision on the first page hereof which refers to incontestability is amended to read as follows:

This policy shall be incontestable after one year from the date of its issue, except for non-payment of premiums and except for violation of the conditions of the policy relating to military or naval service in time of war.

The provision on the second page hereof under the caption "War Risk" is amended to read as follows:

If within five years from the date of this policy the insured shall engage in any military or naval service in time of war, the liability of the Company in event of the death of the insured while so engaged, or within six months thereafter, will be limited to the return of the premiums paid hereon, exclusive of any extra premium paid for military or naval service, less any indebtedness to the Company hereon; unless before engaging in such service or within thirty-one days thereafter, or at the time of paying the first premium due hereon, if the insured shall be then so engaged, the insured shall pay to the Company at its Home Office in Worcester, Massachusetts, such extra premium as may be required by the Company, and in like manner shall pay annually thereafter on each anniversary of this policy or within thirty-one days thereafter, while the insured shall continue to be so engaged, such extra premium as may be required by the Company.

Within one year after the termination of the war the Company will return such portion of the extra premium as in its judgment will not be required to cover the extra hazard.

STATE MUTUAL LIFE ASSURANCE COMPANY OF WORCESTER, MASS.

By B. H. WRIGHT, *President.*

Dated at Worcester, Mass., *June 1st,* 1917.

20 PREMIUMS LIFE ANNUAL DIVIDEND POLICY—TOTAL DISABILITY BENEFIT—GEOGRAPHICAL—CLASS, MICHIGAN.

No. 99,999. AGE, 35.
SUM ASSURED, $10,000. YEARLY PREMIUM, $376.50.

SUN LIFE ASSURANCE COMPANY
OF CANADA

Head Office: Montreal

In Consideration of the representations and agreements contained in the application for this policy, a copy of which is attached hereto and made a part hereof, and of the sum of *Three hundred and seventy-six 50-100* Dollars to be to it paid on the *first* day of *June, 1917* and of the payment of a like amount yearly thereafter on the *first* day of *June* in every year during the continuance of this policy, until *twenty* full years' premiums shall have been paid,

This Company Hereby Assures the life of *John Doe,* of *Detroit, State of Michigan, Merchant* (herein called the assured) in the sum of *Ten Thousand* Dollars, which shall be payable at its Office, in the City of *Detroit, to the assured's wife, Martha Doe,* or in the event of *her* death, then to the executors, administrators or assigns of the assured, on receipt at its Head Office of due proofs of the death of the assured deducting therefrom any sums due to the Company by either the assured or the beneficiary in connection with this policy, and the undue balance, if any, of the premium for the current policy year.

Both the sum assured and the premiums mentioned herein shall be paid in United States Currency.

The Privileges, Options and Mutual Agreements set forth on the second, third and fourth pages hereof form part of this contract and are binding on both parties hereto.

Signed and sealed at Montreal, this *first* day of *June,* one thousand nine hundred and *seventeen.*

F. G. COPE,
Secretary.

T. B. MACAULAY,
President. Managing Director.

S. H. EWING,
Vice-President.

DIVIDEND PROVISIONS.

This policy is issued on the Annual Dividend Plan, the provisions of which are as follows:

That this policy shall participate in profits at the expiration of

each year from the date on which the first premium falls due, but no allotment of profits shall be made hereon unless the assured be alive at the end of each such year and this policy be then in force.

That the allotment and payment of profits at the end of the first policy year shall be conditional upon the payment of the premium for the second policy year.

That profits so allotted to this policy may be taken in any one of the following forms:

ONE.—As a bonus or reversionary addition to the sum assured.

TWO.—As a reduction of the premium for the ensuing year.

THREE.—As a single cash payment.

If either the second or the third of the above methods be chosen, the assured cannot revert to the first method at any future division except on producing a certificate of health satisfactory to the Company.

ALTERNATIVE METHODS OF SETTLEMENT AT MATURITY.

The assured or the owner, or the beneficiary after the assured's death if the assured shall have made no election, may, by written notice to the Company, elect that in lieu of payment in one sum the net amount payable hereunder may be—

(1) Left as a deposit with the Company during the lifetime of the beneficiary or payee bearing interest at the rate of three per cent per annum payable at the end of each year. At the death of the beneficiary or payee the said deposit with the interest accrued to the date of death shall be payable, unless otherwise directed in the said notice, to the legal representatives or assigns of the beneficiary or payee. The said deposit may be withdrawn at any time by the beneficiary or payee on giving three months' notice in writing to the Company, provided the Company has not been otherwise directed by the assured; or

(2) Converted into a specified number of equal annual instalments, in accordance with the table of instalments given below; or

(3) Converted into equal annual instalments payable at the beginning of each year for a fixed period of twenty years, and for so many years longer as the beneficiary or payee entitled to receive the first instalment shall survive. Each instalment shall be for the amount corresponding to the attained age of the beneficiary or payee on the date on which the single cash payment would have been payable, according to the table of instalments given below.

Any instalment payable under (2) or (3) which shall not have been paid prior to the death of the beneficiary or payee entitled to receive the first instalment shall be payable, unless otherwise directed in the said notice, to the legal representatives or assigns of the said beneficiary or payee. Unless the Company shall have been otherwise directed by the assured in writing, the remaining instalments may at any time be commuted by the beneficiary or payee, at the rate of three and one-half per cent compound interest, and the commuted value drawn in one sum; provided, however, that under (3) the instalments, contingent upon the beneficiary or payee living after the twenty guaranteed payments shall have been made, cannot be commuted.

The above methods of settlement are based upon an assumed interest rate of three per cent, but if in any year the Company shall declare for that year on funds held by it under such modes of settlement a greater interest rate than three per cent, the sum payable shall be increased accordingly.

This policy shall be surrendered upon its maturity and a supplementary contract shall be issued for the option selected.

Table of Instalment Values.

OPTION (2)—Annual instalments equivalent to each $1000 payable in one sum at maturity.

Number of Instalments	5	10	15	20	25	30	35	40
Amount of each.....	$212.00	$113.30	$81.30	$65.25	$55.75	$49.80	$45.20	$42.00

OPTION (3)—Annual instalment guaranteed for twenty years and as much longer as the beneficiary or payee may survive, equivalent to each $1000 payable in one sum at maturity, according to the attained age of the beneficiary or payee.

Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment
10 and	$ c.		$ c.		$ c.		$ c.		$ c.		$ c.		$ c.		$ c.		$ c.
under	38.80	14	41.18	30	43.80	34	47.20	42	51.75	49	56.30	54	60.70	62	63.75	70	65.00
11	38.10	15	41.45	27	44.20	35	47.80	43	52.40	50	56.95	57	61.25	64	64.05	71	65.05
12	38.35	20	41.75	28	44.60	36	48.30	44	53.00	51	57.65	58	61.80	65	64.30	72	65.10
13	38.65	21	42.10	29	45.00	37	48.85	45	53.65	52	58.30	59	62.35	66	64.50	73	65.15
14	38.90	22	42.40	30	45.45	38	49.40	46	54.35	53	58.90	60	62.70	67	64.65	74	65.20
15	39.20	23	42.70	31	45.65	39	49.95	47	55.00	54	59.55	61	63.10	68	64.80	75	65.25
16	39.50	24	43.05	32	46.35	40	50.55	48	55.65	55	60.15	62	63.45	69	64.90	and	
17	39.85	25	43.40	33	46.80	41	51.15									over	

There shall also be payable such annual dividends as may be apportioned by the Company as above.

PRIVILEGES.

I. RESIDENCE AND OCCUPATION.—The assured may reside anywhere or engage in any occupation.

II. PAYMENT OF PREMIUMS.—All premiums are payable in advance at the Head Office of the Company or to an agent thereof, upon delivery of a receipt signed by either the President, Managing-Director or Secretary of the Company and countersigned by the said Agent.

A grace of one month (not less than thirty days) is allowed for the payment of renewal premiums, without interest charge, during which time the assurance shall continue in force.

III. INDISPUTABILITY.—This policy shall constitute the entire contract between the parties hereto, and shall be indisputable after two years from the date of issue, provided the premiums be regularly paid. All statements made by the assured shall, in the absence of fraud, be deemed representations and not warranties; and no such statement shall void the policy unless it is contained in the written application, a copy whereof is attached to this policy when issued.

If the age of the assured has been misstated the amount payable shall be such sum as the premium paid would have purchased according to the rate at the true age.

IV. CASH VALUE.—After three full years' premiums shall have been paid, this policy may, in the absence of any legal restriction to the contrary, be surrendered to the Company for the amount of the cash value specified in the table of guaranteed values attached hereto, increased by the cash value of any existing bonus additions. Any indebtedness due to the Company on this policy by either the assured or the beneficiary shall be deducted from the said cash value.

V. LOANS.—After three full years' premiums shall have been paid the Company will advance, upon proper assignment of this policy and on the sole security thereof, any amount not exceeding the cash value of the policy as provided for in Privilege IV above. The rate of interest shall not exceed six per cent per annum. This privilege is subject to the condition that there is no legal restriction to the contrary and that any indebtedness due to the Company on this policy by either the assured or the beneficiary shall be deducted from the said loan. The Company may also collect interest in advance to the end of the current policy year. Failure to pay any such loan or the interest thereon shall not void the policy unless the total indebtedness shall equal or exceed such loan value at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the assured and of the assignee, if any.

VI. PAID-UP ASSURANCE.—After three full years' premiums shall have been paid, provided this policy be still in force, the Company will, if this policy be surrendered to the Company and discharged in writing before the expiration of the days of grace (and not otherwise), issue in exchange therefor a non-participating paid-up policy for the amount set forth in the table of guaranteed values attached hereto, increased by any existing bonus additions. This paid-up assurance shall be payable at the time this policy would have become due if it had been continued in force, and shall be subject to any indebtedness to the Company on this policy by either the assured or the beneficiary.

VII. EXTENDED TERM ASSURANCE.—After this policy shall have been three full years in force, in the event of default in the payment of any premium, provided that there be no indebtedness to the Company on this policy, and provided the policy be not surrendered in accordance with Privileges IV or VI, the assurance hereunder shall be automatically extended as term assurance from the date of default in premium payment, but without participation in profits or the right to loans or surrender values, for the full amount assured under this policy and existing bonus additions. The said assurance shall be for the period, including the days of grace, set forth in the table of guaranteed values attached hereto, and shall be payable only if the assured die within the specified time. The cash value of any existing bonus additions shall be applied to lengthen the said period. The net value of the said term assurance shall be equal to the cash value of this policy as specified in Privilege IV and shall be at least equal to the reserve on this policy and existing bonus additions according to the British Offices OM (5) table with three per cent interest, less a sum not more than two and one-half per cent of the said sum assured and existing bonus additions.

If there be any indebtedness to the Company on this policy, the assurance hereunder shall be automatically extended as above for an amount equal to the sum hereby assured and existing bonus additions less the amount of said indebtedness, and the period of term assurance shall be such as the cash value of this policy as provided above, after deducting the said indebtedness, will purchase at net single premium rates by the British Offices OM (5) table with three per cent interest, according to the attained age of the assured.

VIII. PAID-UP AND ENDOWMENT OPTION.—Whenever, at the end of any policy year, the reserve on this policy and existing bonus additions shall equal or exceed the net single premium for the attained age of the assured according to the British Offices OM (5) three per cent table for an amount equal to the face value of this policy, payable at the same time and under the same conditions as this policy, the Company, at the written request of the assured and of the beneficiary and assignee, if any, will endorse this policy (subject to any existing indebtedness) as a fully paid-up participating policy for such amount as the said reserve will purchase according to the said standard table of mortality and rate of interest; or, whenever the said reserve on this policy and bonus additions shall equal or exceed the face value of this policy, the Company, upon a full and valid surrender of this policy and all claims thereunder, will pay in cash the full amount of this policy and any excess of the said reserve (unless any indebtedness to the Company).

IX. REINSTATEMENT.—In the event of default in the payment of any premium, and provided this policy has not been surrendered in accordance with Privileges IV or VI, it may be reinstated *at any time* upon written application by the assured with evidence of insurability satisfactory to the Company and upon payment of all arrears of premium with interest at a rate not exceeding six per cent per annum compounded yearly, and reinstatement, with interest, of any indebtedness existing at the time of default.

X. CHANGE OF BENEFICIARY.—This policy is issued with the express understanding that the assured may, provided he has not

assigned it or any interest therein, change the beneficiary or beneficiaries from time to time during the continuance of this policy by filing with the Company a written request in such form as the Company may require, accompanied by this policy; such change to take effect only upon the endorsement of the same on the policy by the Company.

XI. TOTAL DISABILITY BENEFIT.—At any time after one full year's premium shall have been paid, and before default in the payment of any subsequent premium, if the assured, before attaining his sixtieth birthday, shall furnish proof satisfactory to the Company that he has become wholly and permanently disabled by bodily injury or disease, and is and will be permanently, continuously and wholly prevented thereby from performing any work for compensation or profit, or from following any gainful occupation, then:

(1) The Company by endorsement hereon will agree to pay for the assured the subsequent premiums, if any, as they shall become due, during the period of such total and permanent disability. Any premium so paid shall not be a lien on this policy, and the guaranteed values in the table attached hereto shall increase in the same manner as if the premiums had been paid in cash by the assured, and the policy shall continue to participate in profits.

(2) The Company will also, upon the written request of the assured and of the beneficiary and assignee, if any, and after payment of all indebtedness to the Company in respect of the policy, agree by endorsement hereon to pay in lieu of all other values, benefits and privileges herein provided, and in full settlement of this policy, one-twentieth of the amount assured and existing bonus additions immediately, and a like amount yearly thereafter until twenty such instalments in all shall have been paid. Should the assured die before the twenty instalments shall have been paid, the remaining instalments shall be paid to the beneficiary as they become due.

Provided always, that notwithstanding proof of disability may have been accepted by the Company as satisfactory, the assured shall as often as required by the Company furnish satisfactory proof of the continuance of such disability. If the assured shall fail to furnish such proof, or if he shall so far recover as to be able to engage in any gainful occupation, then all premiums thereafter falling due must be paid as originally provided in the policy; and if option (2) shall have been availed of, the Company's obligation to pay any further instalments shall immediately cease, and the original policy shall be restored for its face amount, less the sum of the instalments paid, the guaranteed values in the table attached hereto being reduced proportionately, but no reduction being made in the future premiums.

Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above the wrists, or of both feet above the ankles, or of one entire hand and one entire foot, shall be considered as total and permanent disability within the meaning hereof.

NOTICE.—No person, except the President, Managing-Director or Secretary, has power to alter this contract, to extend the time for paying a premium, to bind the Company by making any promise or by receiving any representation or information not contained in the application for this policy. No payment made to any person, except in exchange for the Company's official receipt, will be recognized by the Company. This policy does not take effect until the first premium has been actually paid, during the life and good health of the assured.

TABLE OF GUARANTEED CASH AND LOAN VALUES, PAID-UP POLICIES AND EXTENDED ASSURANCE ATTACHED TO POLICY NO. 99999 ON THE LIFE 20 ANNUAL DIVIDEND PLAN, AGE 35.

The Cash or Loan Values and Paid-Up Assurance stated below apply to a policy of $1000.00. This policy being for $10,000.00 the Cash or Loan Value and Paid-Up Assurance will be ten times the amount stated in the table below.

At End of	Cash or Loan Value. (See Privileges 4 and 5)	Paid-up Assurance in lieu of Policy. (See Privilege 6)	Period for which Extended Term Assurance will be granted in lieu of Policy. (See Privilege 7)
3rd Year	$ 53 29	$150 00	6 years 1 mos.
4th "	76 88	200 00	8 " 5 "
5th "	103 60	250 00	10 " 10 "
6th "	130 58	300 00	12 " 11 "
7th "	158 10	350 00	14 " 9 "
8th "	187 42	400 00	16 " 6 "
9th "	218 63	457 00	18 " 1 "
10th "	249 18	511 00	19 " 5 "
11th "	281 15	560 00	20 " 8 "
12th "	314 62	609 00	21 " 9 "
13th "	349 64	657 00	22 " 11 "
14th "	386 30	706 00	24 " 0 "
15th "	424 68	754 00	25 " 2 "
16th "	460 27	803 00	26 " 3 "
17th "	497 05	851 00	27 " 5 "
18th "	535 10	900 00	28 " 11 "
19th "	574 52	950 00	31 " 2 "
20th "	615 42		
21st "	626 09	Policy Fully Paid-up.	
22nd "	636 80	.....Participating.	
23rd "	647 53		
24th "	658 28		
25th "	669 02		

APPLICATION.

I declare that the above answers are full and true and that I am now and usually in sound health; and I agree that this declaration, with the answers to be given by me to the Medical Examiner, shall be the basis of the policy and of the interim assurance should any be granted; that the methods which may be adopted by the Company for any distribution of surplus and its determination of the amount apportioned to said policy are hereby accepted for every person who shall have any interest in said policy; that I will accept said policy when issued and pay the first premium thereon, and that said policy shall not take effect until the first premium has been paid during my life and good health; that no premium shall be considered paid unless a receipt be given therefor, signed by the President, Managing-Director or Secretary; and that if I die by my own act, whether sane or insane, within two years from this date, then said policy shall be void.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions are correctly recorded, and I understand and agree that the Company is not bound by any statements which I may have made to any person if not written above.

SUPPLEMENTAL APPLICATION.

REGARDING MILITARY AND NAVAL SERVICE.

7. Do you agree that any policy the Company may issue upon your application shall contain the following clause?

"The assured may engage in military or naval service (but not in aeronautic service in connection with military or naval service in time of war) within the limits of continental United States of America, without extra premium or reduction of the sum assured.

If, however, the assured shall engage in military or naval service in time of war outside of the limits of continental United States of America, or in any aeronautic service in connection with military or naval service in time of war, written notice thereof shall be given by him or on his behalf to the Company prior to the date of his engaging in such service and such extra premium as the Company shall require shall be paid annually in advance during the continuance of such service.

In the event of the assured entering upon such service without previously giving such notice and paying such extra premium, this policy shall not thereby become void, but in the event of the death of the assured during such service or as a result thereof, at any time prior to three months after the conclusion of peace terminating the present war between Great Britain and Germany and other enemy countries, the amount payable under this policy shall be only twenty-five per cent of the face value thereof and the Company shall not be liable for any amount in excess of such twenty-five per cent."

8. Do you agree that if the policy contains provisions for total and permanent disability benefits, such provisions shall immediately terminate should you engage in military or naval service in time of war outside of the limits of Continental United States of America, or in any aeronautic service as above?

The above questions and answers are hereby made a part of my application for assurance in the SUN LIFE ASSURANCE COMPANY OF CANADA, and of any policy which may be issued thereunder.

20-PREMIUMS LIFE NON-PARTICIPATING POLICY WITH DISABILITY BENEFITS.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $285.00

THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONNECTICUT.

Amount of Insurance

Beneficiary

Insured

By this Contract of Insurance Agrees to Pay *Ten Thousand* Dollars at the Home Office of the Company in Hartford, Connecticut, to *Mary Doe,* Wife of the Insured, immediately on the receipt of due proofs of the death of *John Doe,* the Insured, of *Hartford,* County of *Hartford,* State of *Connecticut,* during the continuance of this contract *and before the payment of any benefit as the result of permanent total disability set forth on the third page hereof.*

Premium How Payable

This contract is issued in consideration of the application for this insurance which is made a part hereof and copied hereon, and of the premium of *Two Hundred Eighty-five* Dollars, payable *annually* in exchange for a receipt signed by the President or a Secretary and countersigned by an authorized agent of the Company.

When Payable

The first such payment shall be made on the delivery of this contract, and a like payment on or before the *First* day of *June* in each year until premiums for *Twenty* full years shall have been paid or until prior death *or until the payment of any benefit as the result of permanent total disability.*

Where Payable

Premiums shall be payable in advance at the Home Office or to an authorized agent of the Company.

Date Effective

This insurance shall be effective from *June 1st, 1917.* The Insurance Years, and all subsequent provisions for Cash Loans, Cash Values, Paid-up and Automatic Term Insurance are computed from that date.

Incontestability

This contract shall be incontestable after one year from the date of issue, except for non-payment of premiums. It is free from conditions as to residence, occupation, travel or place of death. No permit or extra premium will be required for military or naval service in time of war or in time of peace.

This paragraph modified by rider No. 11201 attached to page three of this Contract.

THE TRAVELERS INSURANCE COMPANY,
Hartford, Conn., April 24, 1917. J. S. SCOTT,
Department Secretary.

This contract is subject to the privileges and conditions recited on the subsequent pages hereof.

In Witness Whereof THE TRAVELERS INSURANCE COMPANY has caused this Instrument to be signed by its President and a Secretary, at Hartford, Connecticut, this *First* day of *June, 1917.*

J. S. SCOTT, *Department Secretary.*

L. F. BUTLER, *President.*

SPECIAL ANNUITY OPTION.

The Cash Value at end of 20 years may be converted into an Annual Income of *$437.50* payable during the natural life of the Insured, first payment twenty years from date of contract.

SPECIAL PRIVILEGES.

CASH LOANS.—On demand in writing to the Home Office of the Company, after three full years' premiums shall have been paid, the Insured may borrow at any time during the year on the sole security of this contract an amount not exceeding the cash value at the end of the current contract year as specified in the table of cash values hereinafter set forth, provided: interest in advance at the rate of five per centum per annum shall be deducted from the loan; the contract shall be assigned to the Company by all of the parties in interest thereunder; the premiums shall be fully paid to the end of the current contract year, or if not already so paid shall be deducted in the adjustment of the loan; the amount available at any time shall include any previous loan then unpaid. If the total indebtedness shall equal or exceed the cash value at the time of failure to repay any such loan or to pay interest when due, such failure shall render this contract null and void at the expiration of one month after due notice shall have been mailed by the Company to the last known address of the person to whom the loan shall have been made and of the Insured, or assignee, if any. Loan other than to pay premiums on life contracts in this Company may be deferred for not exceeding sixty days after the application therefor is made.

GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty-one days during which the contract will remain in full force will be allowed in the payment of all premiums except the first.

REINSTATEMENT OF CONTRACT.—In case of default in the payment of any premium or interest the Company will reinstate the contract at any time, if not previously surrendered for its cash value, upon written application by the Insured to the Company at its Home Office with evidence of insurability satisfactory to the Company, payment of all premiums that would have been paid in the intervening time if no default had been made with interest thereon at the rate of five per centum per annum computed from the premium due date, and payment or reinstatement, with interest at like rate, of any indebtedness existing at the time of default.

CHANGE OF BENEFICIARY.—SUCCESSION.—Provided this contract is not assigned, the Insured may at any time and from time to time during its continuance change the Beneficiary, to take effect only when such change and the written consent of the Company thereto are indorsed upon the contract at the Home Office of the Company or attached thereto, whereupon all rights of the former Beneficiary shall cease. If the Insured shall survive the Beneficiary or Beneficiaries or any of them named herein, the proceeds of the contract or the share of the deceased Beneficiary or Beneficiaries, as the case may be, shall be paid to the executors, administrators or assigns of the Insured, unless otherwise provided in or by indorsement upon this contract.

are Payable....	[illegible]		[illegible]		[illegible]		[illegible]	[illegible]		[illegible]	Over
Amount of Each Annual Income per $1,000.....	$56	$57	$58	$59	$60	$61	$62	$63	$64	$65	$66

TRUST FUND OPTION.—The proceeds of this contract may similarly be placed in trust with the Company, to pay to the Beneficiary, during the continuance of the trust, interest on such proceeds at the rate of three and one-half per centum per annum, such proceeds to be returned at the termination of the trust, or to be paid to the executors, administrators or assigns of the Beneficiary in event of death prior to such termination.

NON-FORFEITABLE PRIVILEGES.

If any premium shall not be paid on or before the date when due, and if there shall be no indebtedness to the Company, the insurance will automatically continue from said due date as term insurance during the term, including the period of grace, specified in column 3 of the accompanying table, or in lieu of such term insurance, upon written request made by the Insured within three months from said due date and surrender of the contract the Company will, as the Insured may elect, either issue a contract for the amount of paid-up insurance if any, specified in column 2 or pay the cash value, if any, specified in column 1.

If there shall be an indebtedness to the Company, and if any premium shall not be paid on or before the date when due, an

amount of insurance, equal to the face amount of this contract less the indebtedness, will automatically continue from said due date as term insurance, for the term, including the period of grace, which the excess of the cash value of the contract, if any, over the indebtedness will purchase at the then age of the Insured, at the single premium rates according to the American Experience Table of Mortality, with 3½ per centum interest. In lieu of such term insurance, upon written request made by the Insured within three months from said due date and surrender of the contract, the Company will, as the Insured may elect, either issue a contract for the amount of paid-up life insurance which said excess will purchase at the then age of the insured, on the mortality and interest basis heretofore designated, or pay said excess in cash.

The term insurance and the paid-up insurance specified above may be surrendered for cash and paid-up insurance shall be subject to cash loans.

If the premiums on this contract shall be paid in semi-annual or quarterly instalments, due allowance will be made in computing benefits from the above table for that portion of the year's premium paid over and above the full number of years' premiums indicated.

Payment of any cash value may be deferred for not exceeding sixty days after the application therefor is made.

CASH AND LOAN VALUES, PAID-UP AND AUTOMATIC TERM INSURANCE

The values herein specified are based upon the American Experience Table of Mortality with 3½ per cent. interest and are at least equal to the entire legal reserve on this contract less not more than 2½ per cent. of the amount insured hereby. At the end of the twentieth year and thereafter the surrender value is the full reserve according to this standard.

AGE 35.

THE CASH AND LOAN VALUES AND PAID-UP INSURANCE AVAILABLE IN ANY YEAR WILL BE 10 TIMES THE AMOUNT STATED IN THE FOLLOWING TABLE:

At the Expiration of	Cash and Loan Value. Column 1.	Paid-up Insurance. Column 2.	Insurance Automatically Continued for Column 3	
			Years.	Months.
1 Year.	None.	None.	.....	1
2 Years.	None.	None.	.....	2
3 "	$ 49	$150	5	8
4 "	70	200	8	2
5 "	95	250	10	11
6 "	117	300	13	0
7 "	141	350	15	0
8 "	166	400	16	8
9 "	193	450	18	3
10 "	221	500	19	7
11 "	250	550	20	10
12 "	281	600	22	0
13 "	314	650	23	1
14 "	348	700	24	2
15 "	384	756	25	3
16 "	418	804	26	2
17 "	453	853	27	4
18 "	489	902	28	9
19 "	527	951	30	10
20 "	566	.....	.....	.....
25 "	627	.....	.....	.....
30 "	688	.....	.....	.....

Loan values available during contract year.

SETTLEMENT IN EVENT OF PERMANENT TOTAL DISABILITY.

After one full annual premium shall have been paid upon this contract and before a default in the payment of any subsequent premium, if the Insured shall furnish the Company with due proof that he has since such payment and before having attained the age of 60, become wholly disabled by bodily injuries or disease, and will be permanently, continuously and wholly prevented thereby for life from pursuing any and all gainful occupations, the Company will pay to him during such disability and in full settlement of this contract, twenty annual instalments—the first instalment to be paid six months after receipt of due proof of permanent total disability. The amount of each such annual instalment shall be six and eight-tenths per cent. of the amount of insurance stated on the first page hereof after deducting therefrom any indebtedness under this contract. Any instalments remaining unpaid at the death of the Insured shall be payable as they become due to the Beneficiary or Beneficiaries of this insurance who shall have the right to commute such remaining payments into one sum on the basis of interest at the rate of three and one-half per cent. per annum.

The Insured shall not have the right to commute any instalments becoming payable under this contract.

If the Insured shall furnish proof of like disability occurring after he shall have attained the age of 60, the Company will allow all premiums falling due more than six months after receipt of such proof to accumulate without interest as an indebtedness on this contract and in such case the values in the table on Page 2 shall increase in the same manner as if the premiums were being paid by the Insured.

In addition to or independently of all other causes of permanent total disability, the Company will consider the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot as permanent total disability within the meaning of this provision.

The annual premium for the benefits provided in this clause is twenty-five cents per $1,000 of insurance hereunder, which premium is included in the whole premium charged for this contract. It is agreed that the Insured may at any time discontinue the benefits provided by this clause, and thereafter the benefits thereunder shall cease, and the premium on this contract shall be reduced by the amount provided in this clause if the contract shall be returned to the Company for proper endorsement with written request signed by the Insured.

GENERAL CONDITIONS.

MODIFICATIONS, ETC.—No agent can make, alter or discharge this contract or extend the time for payment of premiums nor can this contract be varied or altered or its conditions waived or extended in any respect except by the written agreement of the Company, in compliance with the law of the state in which the contract is issued, signed by the President, one of the Vice-Presidents or Secretaries, whose authority will not be delegated.

MISSTATEMENT OF AGE.—If the age of the Insured was incorrectly stated in the application for this contract, the amount payable hereunder shall be the insurance which the actual premium paid would have purchased at the true age of the Insured. Age will be admitted on satisfactory proof.

NON-PAYMENT OF PREMIUMS.—If any premium shall not be paid on or before the date when due the liability of the Company shall be only as hereinbefore provided.

ASSIGNMENT.—No assignment hereof shall be binding upon the Company unless made by an instrument in writing indorsed upon this contract or attached hereto, nor unless a duplicate shall be

furnished to the Company forthwith upon its execution. The Company shall not be held responsible for the validity of any such assignment. Any claim made under an assignment shall be subject to proof of interest and extent thereof.

INDEBTEDNESS.—Any indebtedness to the Company on account of this contract will be deducted in any settlement hereunder. Any part of the premium for the insurance year remaining unpaid at the death of the Insured shall be considered an indebtedness to the Company hereunder.

SUICIDE.—In case of suicide committed while sane or insane within one year from the date on which this insurance shall become effective the limit of recovery hereunder shall be the premiums paid.

ENTIRE CONTRACT.—This instrument and the application constitute the entire contract between the parties hereto, and all statements purporting to be made by the Insured shall in the absence of fraud be deemed representations and not warranties and no such statement shall avoid the contract or be used in defence to a claim under the contract unless it be contained in the application herefor and a copy of such application is attached hereto.

APPLICATION.

I hereby agree for myself and for any person who may have or claim an interest in any contract which may be issued upon this application, as follows: 1. That in case of suicide, committed while sane or insane, within one year from date of the contract issued, the limit of recovery thereunder shall be the premiums paid. 2. That every declaration herein above contained is true; and that the contract issued hereupon shall not take effect unless the first premium shall be actually paid while I am in good health.

PROVISIONS FOR MILITARY OR NAVAL SERVICE.

Attached to Contract No. *99999* on the life of *John Doe.*

If the Insured within five years from the date of this contract shall engage in military or naval service in time of war the provision for settlement in the event of permanent total disability shall become null and void upon the date of engaging in such service. This contract, however, except the provision aforesaid, will remain in full force and effect provided the Insured within thirty-one days from the date of engaging in such service shall notify the Company thereof and shall pay such extra premiums as the Company may determine—the pro rata part of such extra premium for the balance of the current contract year to be paid within thirty-one days after notice of the amount thereof shall have been mailed by the Company to the last known address of the Insured, and succeeding extra premiums during the continuance of such service to be paid at the times when the premiums under the contract shall be payable.

If the Insured shall fail to comply with the provisions of the next preceding paragraph as to notice and payment of extra premiums and shall die while in such service, or within six months from the termination thereof as the direct or indirect result of such service, the liability of the Company under this contract shall be limited to the reserve theretofore accumulated on such contract based on the American Experience Table of Mortality with 3½% interest.

After the termination of military or naval service as herein specified, the provision for settlement in event of permanent total disability may be reinstated upon evidence of insurability satisfactory to the Company.

After this contract shall have been in force for five years no notice or extra premium will be required.

THE TRAVELERS INSURANCE COMPANY,

By J. S. SCOTT,

Hartford, Conn., *June 1, 1917.* *Departmental Secretary.*

20 PAYMENT LIFE NON-PARTICIPATING PREMIUM REDUCTION POLICY WITH DISABILITY BENEFITS.

No. 99,999. AGE 35.
AMOUNT $10,000. PREMIUM $368.40.

THE TRAVELERS INSURANCE COMPANY,
HARTFORD, CONNECTICUT.

Amount of Insurance / **Beneficiary** / **Insured**

By this Contract of Insurance Agrees to Pay *Ten Thousand* Dollars at the Home Office of the Company in Hartford, Connecticut, to *Mary Doe, Wife* of the Insured, immediately on receipt of due proofs of the death of *John Doe,* the Insured, of *Hartford,* County of *Hartford,* State of *Connecticut,* during the continuance of this contract and before the payment of any benefit as the result of permanent total disability set forth on the third page hereof.

Premium

This contract is issued in consideration of the application for this insurance which is made a part hereof and copied hereon, and of the premium of *Three Hundred Sixty-eight and 40/100* Dollars,

How Payable

payable *Annually* in exchange for a receipt signed by the President or a Secretary and countersigned by an authorized agent of the Company.

When Payable

The first such payment shall be made on the delivery of this contract, and a like payment on or before the *First* day of *June* in each year until premiums for *Twenty* full years shall have been paid or until prior death or until the payment of any benefit as the result of permanent total disability.

Where Payable

Premiums shall be payable in advance at the Home Office or to an authorized agent of the Company.

Date Effective

This insurance shall be effective from *June 1st,* 19*17.* The Insurance Years, and all subsequent provisions for Cash Loans, Cash Values, Paid-up and Automatic Term Insurance are computed from that date.

Incontestability

This contract shall be incontestable after one year from date of issue, except for non-payment of premiums. It is free from conditions as to residence, occupation, travel or place of death. No permit or extra premium will be required for military or naval service in time of war or in time of peace.

This paragraph modified by rider No. 11201 attached to page three of this contract.

The Travelers Insurance Company,
J. S. SCOTT, Dept. Sec'y.

Hartford, Conn., June 1, 1917.

This contract is subject to the privileges and conditions recited on the subsequent pages hereof.

In Witness Whereof, THE TRAVELERS INSURANCE COMPANY has caused this Instrument to be signed by its President and a Secretary, at Hartford, Connecticut, this *First* day of *June*, 1917.

J. S. SCOTT, *Department Secretary.* L. F. BUTLER, *President.*

The following provisions or clauses in this form are the same as in the preceding policy: "Special Annuity Option," "Cash Loans," "Grace in Payment of Premiums," "Reinstatement of Contract," "Change of Beneficiary," "Instalment Option," "Limited Income," "Life Income," "Trust Fund Option," "Non-forfeitable Privileges," "Cash and Loan Values, Paid-up and Automatic Term Insurance" (including the tables), "Settlement in Event of Permanent Total Disability," "Modification," "Misstatement of Age," "Non-payment of Premiums," "Assignment," "Indebtedness," "Suicide," "Entire Contract," and "Provisions for Military or Naval Service."

SCHEDULE OF MAXIMUM VALUES.

Contract No. *99999* issued on the life *John Doe.*

The values under this schedule shall be the extended insurance in columns 4 and 5, and *ten* times the values specified in columns 1, 2 and 3.

Year	Insurance if Premiums are Paid	In Event of Non-Payment of Premiums			
		Cash or Loan Value	Paid-up Value	Original Insurance Extended	
				Years	Months
	Column 1	Column 2	Column 3	Column 4	Column 5
1	$1000	None	None	.....	1
2	1022	$ 9	$ 22	1	1
3	1044	68	194	8	1
4	1065	99	265	11	9
5	1086	134	336	15	5
6	1107	167	407	18	4
7	1127	201	477	20	9
8	1147	237	547	22	11
9	1167	275	617	24	11
10	1186	314	686	26	9
11	1205	355	755	28	7
12	1224	398	824	30	9
13	1242	443	892	33	6
14	1260	489	960	36	8
15	1278	538	1034	See Paid-up Value	
16	1295	581	1099	.....	.....
17	1312	632	1165	.....	.....
18	1329	682	1231	.....	.....
19	1345	733	1296	.....	.....
20	1361	786	1361	.....	.....
25	1361	867	Contract fully paid		.....
30	1361	949	.....	.....	.....

If the Insured shall so elect in writing and shall pay annually a premium of *$368.40* it is hereby agreed that the values under this contract will be increased yearly to the figures shown in the accompanying table.

The increased insurance in any contract year shall become effective immediately upon payment of the annual premium. The remaining values shall be available at the end of the year indicated.

If the premium is payable semi-annually or quarterly, one-half or one-quarter, respectively, of the yearly additions will accrue as each partial payment shall be made.

In the event of failure to pay any premium when due, if the contract shall be automatically continued for the original amount of insurance or any part thereof, the cash value of any outstanding additions will be applied at the single premium rates according to the mortality table heretofore designated to extend the term of such insurance.

The Insured may at any time hereafter by election in writing pay the reduced premium under this contract and this schedule shall thereupon become inoperative as to future paid-up additions and other values. The outstanding additions may be surrendered for cash at the end of any insurance year, in which event this schedule shall become void.

If the Insured shall have duly paid for twenty full years the premium specified in this schedule, the Special Annuity Option set forth on the second page of this contract shall be increased to *$607.50.*

If Designated Premium Shall be paid for	Paid-up and Cash Values When equal to or in excess of amount of insurance
15 years	Paid-up value at expiration of 15 years from date of issue $10,340.
20 years	Cash value at expiration of 34 years from date of issue $10,120.

Nothing herein contained shall vary, alter or extend any of the agreements, conditions or obligations of this contract except as set forth herein.

THE TRAVELERS INSURANCE COMPANY,
By L. F. BUTLER,
President.

Hartford, Conn., *June 1st,* 1917.

GUARANTEED REDUCTION IN ANNUAL PREMIUM.

At the beginning of the second year from the date on which this insurance shall become effective and annually thereafter the Company will apply to the reduction of each annual premium as required by this contract a sum equal to *25.9* per cent. of the first annual premium as follows:

First annual premium	*$368.40*
Annual guaranteed reduction commencing with second annual premium	*95.70*
Annual premium after first year	*272.70*

When annual premiums are paid in semi-annual or quarterly instalments the reduction will be in like proportion.

Or in lieu thereof the guaranteed reduction may be applied annually by the Insured to purchase a paid-up addition to this contract.

Existing paid-up additions may be surrendered separately for cash, according to the Company's tables, or may be applied to increase the value of the contract if premiums shall be discontinued.

If the contract shall be surrendered for its cash value the cash value of the additions according to the Company's tables will be added to the cash value of the contract; if surrendered for paid-up insurance the amount of such additions will be added to the paid-up insurance value; if automatically continued for the original amount of insurance or any part thereof the cash value of the additions will be applied at the single premium rates according to the mortality table heretofore designated to extend the term of such insurance.

20 PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY BENEFITS.

No. 99,999. AGE, 35.
AMOUNT, $10,000.00 THE PREMIUM, $343.20.

UNION CENTRAL LIFE INSURANCE COMPANY OF CINCINNATI, OHIO.

1. Premium — **In Consideration** of *Three Hundred and Forty-Three and 20/100* Dollars and of the payment of a like amount *annually* on the *Twenty-Seventh* day of *February* in every year during the lifetime of the insured or until *twenty* such *annual* premiums shall have been paid ($*11.90* of each of said *annual* premiums being the consideration for the disability benefits hereinafter provided),

2. Insured, 3. Amount, 4. Beneficiary, 5. Death Claim — **Hereby Insures the Life** of *Richard B. Roe* in the amount of *Ten Thousand Dollars*, payable less any indebtedness and advances hereon and any unpaid portion of the premium for the current policy year, at its Home Office in Cincinnati, Ohio to *Mary A. Roe, His Wife,* if living at the death of the insured, otherwise to the administrators, executors or assigns of the insured, on receipt of due proof of death of said insured during the continuance of this policy.

6. Conditions — All conditions, benefits and provisions stated on the subsequent pages are hereby made a part of this policy.

7. Date — **In Witness Whereof,** The Union Central Life Insurance Company has caused this contract to be signed in the City of Cincinnati, State of Ohio, this *Twenty-Seventh* day of *February,* one thousand nine hundred and *Sixteen*.

J. R. CLARK, *President.*

GEORGE L. WILLIAMS, *Secretary.*

PREMIUMS AND DIVIDENDS.

8. PAYMENT OF PREMIUMS.—All premiums shall be payable in advance, either at the Home Office, or to an authorized agent of the Company on delivery of a receipt signed by the President or Secretary and countersigned by such agent.

Failure to pay any of the first three years' premiums, or instalment thereof, shall avoid and nullify this contract.

After three full years' premiums have been paid, on failure to pay any subsequent premium, this policy shall lapse and its value shall be applied as set forth in article thirteen.

9. GRACE.—A grace of thirty-one days shall be granted for the payment of any premium after the first, subject to an interest charge of six per cent per annum, during which period the insurance shall continue in force.

10. DIVIDENDS.—This policy shall participate in profits, as apportioned by the Directors. Beginning at the end of the first policy year, provided the second year's premium is paid, dividends shall be declared annually during its continuance.

11. DISPOSITION OF DIVIDENDS.—Dividends may be withdrawn in cash; or applied to the payment of premiums; or applied to the purchase of paid-up participating additions to the policy; or left to accumulate with interest at three per cent, increased from surplus interest earnings as apportioned by the Directors, until the maturity of the policy, subject to withdrawal at any anniversary thereof.

If the owner of this policy shall not exercise any other such option the dividend shall be applied, on the expiry of the days of grace, to the purchase of paid-up additions, except that if the policy shall lapse the dividend shall be paid in cash.

Paid-up additions are convertible into cash at any time at the request of the insured for amounts not less than the original dividends.

12. PAID-UP BY DIVIDENDS.—On the written request of the insured this policy will be endorsed as fully paid-up with participation in profits, on any anniversary when its reserve value, together with any accumulated dividends or the cash value of any additions (which shall be surrendered for such purpose) equal the corresponding net single premium for this policy at the attained age. Any excess of such total value over the said single premium will be paid in cash.

POLICY VALUES.

13. POLICY VALUES.—After three full years' premiums have been paid the reserve value at the end of the policy year, computed according to the American Experience Table of Mortality with interest at three and one-half (3½) per cent (less a surrender charge in no case exceeding one and one-half (1½) per cent of the amount of the insurance, and decreasing annually until the fourteenth year; after which the surrender charge, if made, shall not exceed one-tenth of one per cent of the amount of the insurance), may be used at the option of the owner of this policy in any one of the following ways, all of equal value, as set forth in the following tables, provided there be no indebtedness or advances on this policy. If, on failure to pay a premium, no option is exercised, such value shall be applied as provided in Option 1.

14. OPTION 1—EXTENDED INSURANCE.—Applied to the extension of this policy as participating term insurance from the date to which premiums have been paid, without any further payment (Table 1). The value of any paid-up additions will be used to increase the term of extension.

15. OPTION 2—PAID-UP INSURANCE.—Applied to the purchase of paid-up participating insurance, on written request and the surrender of the policy before the expiration of the days of grace (Table 2). Any paid-up additions will be added to the amount of the paid-up insurance.

16. OPTION 3—LOAN.—Borrowed or taken in advance in whole or in part on the sole security of the policy, on assignment thereof, less the unpaid balance of the current year's premium and any indebtedness and previous advance on this policy, at six per cent interest payable annually on the anniversary of the policy, interest to be discounted and paid in advance (Table 3).

Failure to repay any such advance or to pay interest shall avoid this policy whenever the total indebtedness and advances hereon with interest shall equal or exceed the then loan value, pro-

vided, however, that failure to repay any such advance, or to pay interest, shall not avoid this policy unless the total indebtedness and advances hereon shall equal or exceed such loan value at the time of such failure, and until one month after notice shall have been mailed by the Company to the last known address of the insured, and of the assignee, if any.

The loan value will be increased by the value of any paid-up additions.

Consummation of loans other than to pay premiums on policies in this Company may be deferred by the Company sixty days.

17. OPTION 4—CASH.—Collected in cash on written surrender of the policy before the expiration of the days of grace (Table 4). Payment may be deferred by the Company sixty days.

18. CREDIT FOR FRACTIONAL PREMIUMS.—If default shall occur at any time other than the end of the policy year the values for the preceding policy year shall be proportionately increased for the portion of the policy year for which premiums have been paid.

19. DEDUCTION OF INDEBTEDNESS.—If there be any indebtedness or advances on this policy, the cash value shall be reduced thereby; the paid-up value shall be reduced proportionately; and the extended insurance shall be for the face value of the policy less the indebtedness and advances and for such term as said reduced cash value will provide.

TABLES OF VALUES.
(Surrender charge having been deducted.)

End of Year.	INSURANCE. 1. Extended. Years.	Days.	2. Paid-up.	End of Year.	3. Loan, less interest to next anniversary, or 4. Cash.
3rd	5	196	$1210	3rd	$480
4th	8	71	1760	4th	710
5th	10	286	2300	5th	950
6th	13	62	2850	6th	1190
7th	15	101	3380	7th	1450
8th	17	40	3920	8th	1710
9th	18	251	4450	9th	1980
10th	20	22	4970	10th	2270
11th	21	94	5490	11th	2560
12th	22	120	6010	12th	2860
13th	23	112	6530	13th	3180
14th	24	89	7040	14th	3500
15th	25	71	7550	15th	3840
16th	26	55	8080	16th	4170
17th	27	96	8520	17th	4520
18th	28	248	9010	18th	4890
19th	30	296	9500	19th	5260
20th	Paid-up.		Paid-up.	20th	5660
25th				25th	6260
30th				30th	6880

The loan value is available at any time during the policy year if premiums have been paid to the end of the year. Values for years not stated will be furnished on application.

GENERAL PRIVILEGES AND CONDITIONS.

20. CONTRACT.—This policy, together with the application, a copy of which is endorsed hereon or securely attached hereto, shall constitute and contain the entire contract. All statements shall, in the absence of fraud, be deemed representations and not warranties. No such statement shall avoid this policy or be used in defense to a claim thereunder, unless it is contained in the written application, and unless a copy of such application is endorsed on or attached to the policy when issued.

21. INCONTESTABILITY.—This policy shall be incontestable after one year from date of issue, except for nonpayment of premium.

22. AGE.—In the event of the age of the insured being misstated, the amount payable shall be such as the premium paid would have purchased at the correct age.

23. REINSTATEMENT.—This policy will be reinstated at any time within three years from the date of lapse, provided it has not been surrendered, on evidence of insurability satisfactory to the Company and the payment of premium arrears with six per cent interest per annum and the payment or reinstatement of any other indebtedness and advances hereon with accumulated interest.

24. PRIVILEGE OF CHANGE.—The insured shall have the privilege on thirty days' written notice and the surrender of this policy prior to lapse, to have substituted therefor without medical examination, at any time within five years of the due date of the first regular premium, a Life or Endowment policy (except a continuous instalment policy) of the same amount, with a higher premium, written at the same age and bearing the same date, by paying in cash the differences in premiums with interest at six per cent per annum, compounded annually from their respective due dates to the date of exchange; or, after five years, according to the Company's rules then in force.

25. SUICIDE.—This policy shall be null and void, except for the amount of premium paid, if the insured shall die within one year by self-destruction, whether sane or insane.

26. CHANGE OF BENEFICIARY.—The insured shall have the right at any time to change the beneficiary, by written notice to the Company at the Home Office, for which a form will be furnished on request. The insured may exercise every right and receive every benefit reserved to the insured or the owner of the policy during his lifetime, or agree with the Company to any change in or amendment of the policy, without the consent of any beneficiary.

27. AUTHORITY.—None of the terms of this policy shall be modified, nor any forfeiture under it waived, save by an agreement in writing, signed by the President, Vice-President, Secretary or Assistant Secretary, whose authority for this purpose shall not be delegated.

SETTLEMENT OPTIONS.

28. SETTLEMENT OPTIONS.—The insured under this policy, or the payee after the insured's death in case the insured shall have made no election, by written notice to the Company at its Home Office, for which a form will be furnished on request, may elect to have the net sum payable under this policy paid in either of the following ways in lieu of in a single sum:

29. OPTION 1—CERTAIN INSTALMENTS.—In equal annual instalments for any specified number of years (not exceeding twenty-five), the first instalment being payable immediately, in accordance with the following table for each one thousand dollars of said net sum:

Number of Instalments	2	3	4	5	6	7
Amount of each Instalment	$507 39	$343 23	$261 19	$211 99	$179 22	$155 83
Number of Instalments	8	9	10	11	12	13
Amount of each Instalment	$138 31	$124 69	$113 82	$104 93	$97 54	$91 29
Number of Instalments	14	15	16	17	18	19
Amount of each Instalment	$85 95	$81 33	$77 29	$73 74	$70 59	$67 78
Number of Instalments	20	21	22	23	24	25
Amount of each Instalment	$65 26	$62 98	$60 92	$59 04	$57 33	$55 76

30. OPTION 2—CONTINUOUS INSTALMENTS.—In equal annual instalments payable at the beginning of each year for a period of five (5), ten (10), or twenty (20) years certain, and for as long thereafter as the payee shall survive, in accordance with the following table for each one thousand dollars of said net sum:

Nearest Age of Payee When Policy Becomes Payable	Amount of Each Instalment			Nearest Age of Payee When Policy Becomes Payable	Amount of Each Instalment		
	5 Instalments Certain	10 Instalments Certain	20 Instalments Certain		5 Instalments Certain	10 Instalments Certain	20 Instalments Certain
6 and under	$39 68	$39 59	$38 61	49	$ 61 90	$ 60 68	$ 55 28
7	39 79	39 62	38 73	50	63 28	61 92	55 96
8	39 94	39 77	38 88	51	64 75	63 22	56 64
9	40 12	39 95	39 04	52	66 31	64 57	57 32
10	40 30	40 13	39 21	53	67 97	65 99	57 98
11	40 50	40 32	39 39	54	69 72	67 47	58 63
12	40 70	40 52	39 57	55	71 58	69 01	59 26
13	40 91	40 72	39 76	56	73 54	70 62	59 86
14	41 13	40 94	39 96	57	75 63	72 29	60 43
15	41 36	41 16	40 17	58	77 83	74 01	60 96
16	41 59	41 40	40 38	59	80 17	75 79	61 47
17	41 84	41 64	40 61	60	82 64	77 62	61 93
18	42 10	41 90	40 84	61	85 26	79 48	62 36
19	42 37	42 16	41 09	62	88 02	81 39	62 74
20	42 66	42 44	41 34	63	90 93	83 32	63 08
21	42 96	42 73	41 61	64	93 99	85 27	63 38
22	43 27	43 04	41 88	65	97 22	87 23	63 63
23	43 59	43 36	42 17	66	100 60	89 18	63 84
24	43 93	43 69	42 48	67	104 14	91 12	64 02
25	44 29	44 04	42 79	68	107 84	93 02	64 15
26	44 67	44 41	43 12	69	111 69	94 89	64 25
27	45 06	44 79	43 46	70	115 69	96 70	64 32
28	45 47	45 19	43 82	71	119 82	98 44	64 37
29	45 90	45 62	44 19	72	124 10	100 11	64 40
30	46 36	46 06	44 58	73	128 52	101 69	64 41
31	46 84	46 53	44 98	74	133 08	103 16	64 42
32	47 34	47 01	45 41	75	137 82	104 50	64 42
33	47 87	47 53	45 85	76	142 67	105 72	Ages 76 and over same as 75
34	48 43	48 07	46 31	77	147 67	106 80	
35	49 02	48 64	46 78	78	152 76	107 72	
36	49 64	49 24	47 28	79	157 90	108 48	
37	50 90	49 87	47 79	80	163 05	109 08	.....
38	50 99	50 53	48 33	81	168 18	109 51	.....
39	51 72	51 23	48 88	82	173 19	109 79	.....
40	52 49	51 97	49 45	83	177 97	109 95	.....
41	53 31	52 75	50 04	84	182 38	110 02	.....
42	54 17	53 57	50 65	85	186 32	110 06	.....
43	55 09	54 43	51 27	86	189 57	Ages 86 and over same as 85	.....
44	56 07	55 34	51 91	87	192 12		.....
45	57 10	56 31	52 57	88	193 87		.....
46	58 19	57 32	53 23	89	194 86		.....
47	59 35	58 38	53 91	90 and over	195 31	.....	.....
48	60 59	59 50	54 59				

31. COMMUTATION.—Unless otherwise specified in electing such option, within sixty days after written request and on surrender of the policy, future instalments will be commuted into a single sum, discounted at three per cent compound interest; provided that under Option 2 the unpaid certain instalments only will be commuted.

32. OPTION 3. RETAINED AT INTEREST.—Retained by the Company at three per cent interest payable annually during the lifetime of the payee. The principal sum and accrued interest may be withdrawn at any time, on sixty days' notice, unless otherwise specified in electing such option.

33. FRACTIONAL INSTALMENTS.—If desired, payment of instalments or interest will be made in semi-annual, quarterly or monthly instalments of the same aggregate annual amount, provided that no payment shall be for less than ten dollars.

34. SURPLUS INTEREST.—After the first instalment or interest year subsequent instalments or interest will be increased from surplus interest earnings as apportioned by the Directors, provided that under Option 2 such surplus interest shall not be paid beyond the period of certain instalments.

TOTAL AND PERMANENT DISABILITY BENEFITS.

35. DISABILITY BENEFITS.—In the event that the insured becomes disabled as a result of accident or disease, as defined below, after this policy has been in force for one full year, the amount of the policy, less any indebtedness and advances hereon, will be paid to the insured in instalments or retained by the Company at interest, in accordance with any of the Settlement Options herein, as the insured may elect, provided that payments under the option elected shall continue for five years or more, subject to the following conditions, compliance with which is essential to the validity of any claim hereunder.

36. DEFINITION OF DISABILITY.—The disability must be total, permanent and incurable, and of such a character that the insured is thereby prevented from performing any work, or following any occupation, or engaging in any business, for wages, remuneration or profit, the injuries specified in Paragraph 37 alone excepted; and must not be due to any cause or condition existing at the time of application for this policy.

37. SPECIFIC INCLUSIONS.—Total and irrecoverable loss of sight of both eyes, loss of both feet above the ankle, loss of both hands above the wrist, or similar loss of one foot and one hand, shall be deemed to constitute total and permanent disability.

38. AGE LIMIT.—Such disability must occur before the premium anniversary nearest to age sixty-five of the insured, and no benefit will be payable in the event of disability occurring thereafter.

39. NOTICE AND PROOF.—Notice of such disability, with the address of the insured, must be given to the Company within ninety days from the inception thereof, and due proof of same submitted on the Company's forms within one hundred and twenty days thereof, and while this policy is in force and prior to default in any premium payment.

40. PROBATION.—The disability claim will not vest until one year has elapsed since receipt of such proof of such disability (except in cases specified in Paragraph 37) and then only if it shall appear that the insured is still totally, permanently and incurably disabled, as defined above. During such period of one year, the payment of any premium falling due shall be waived and the policy shall continue in force as if such premium had been paid. If within said year it shall appear that the insured is not totally, permanently and incurably disabled, premiums due thereafter shall be paid according to the terms of the policy. During said year, any medical examiner, or other accredited representative of the Company, shall be permitted to examine the person of the insured in respect of the alleged disability at such times and in such manner as the Company may desire.

41. LIMITATIONS.—No disability benefit shall attach to any paid-up or extended insurance issued in pursuance of the nonforfeiture provisions of this policy; nor to any reversionary additions, which will be paid in accordance with the terms of the policy.

42. SETTLEMENT.—Payment hereunder shall be in full settlement of all claims under this policy, except as to reversionary additions as provided in Paragraph 41 above. If Settlement Option 1 or 2 shall be elected, the first instalment shall be payable when the disability claim shall vest, and further instalments shall not be commuted during the lifetime of the insured; if Settlement Option 3 shall be elected, guaranteed interest shall begin to accrue from the date the disability claim shall vest and the principal sum shall not be withdrawn during the lifetime of the insured. On receipt, after proof of disability, of due proof of death of the insured, any sums remaining unpaid shall be paid to the beneficiary, his administrators, executors or assigns if such beneficiary shall be living at the death of the insured.

43. PREMIUM.—The total and permanent disability benefit herein set forth is issued for the special premium stated on the first page of this policy, which is non-participating and which will not affect any of the policy values.

Said special premium will cease:

(a) On the policy anniversary nearest to age sixty-five of the insured, if prior to the completion of the premium payments required by the terms of the policy.

(b) At any time, on the written request of the insured, accompanied by the policy for endorsement, in which event the disability benefit will also cease, and the pro rata part of such special premium for the unexpired portion, if any, of the period covered thereby shall be returned to the insured.

APPLICATION.

I agree to be examined by the Company's regularly appointed Medical Examiner, and that my statements in this application and to the Medical Examiner are made for the purpose of obtaining this insurance.

MEDICAL EXAMINER'S FORM.

I hereby declare that my answers to the questions on Part I and Part II, which together constitute my application to the Union Central Life Insurance Company for life insurance, are complete and true, and I agree that they shall form a part of the contract issued by the said Company on my life.

MILITARY AND NAVAL SERVICE CLAUSE

CLAUSE No. 80.—If within ten years from the date of issue of this policy the insured shall engage in (a) naval service in time of war; or (b) in military service outside the continental limits of the United States in time of war; or (c) within the United States in time of actual warfare waged within the United States; and shall die while in such service, or within six months from the termination of such service as a result thereof, the liability of the Company shall be limited to the reserve value of the policy less any indebtedness thereon; provided there shall be no such limitation of liability if before or within thirty-one days after entering on such service, the insured shall give notice thereof to the Company and shall pay such extra premiums as the Company may fix therefor, but not more than ten per cent per annum of the face of the policy.

The pro rata part of such extra premium for the balance of the then current policy year shall be paid within thirty-one days after notice of the amount thereof shall have been mailed to the last known address of the insured, and succeeding extra premiums during the continuance of such service shall be paid annually on the policy anniversary or within thirty-one days thereafter. Such extra premiums shall not increase the policy values.

Within one year after the termination of any war, such part, if any, of such extra premiums as shall not have been required to cover the extra cost to the Company on account of such service, as calculated and apportioned by the Company, shall be returned to the insured or beneficiary.

If within said ten-year period the insured shall engage in military or naval service as above described, all provisions for benefits in event of disability, if any, shall thereupon become null and void, and the pro rata part of the special premium for such benefits for the unexpired portion, if any, of the period covered thereby, together with the accrued reserve, if any, for such benefits, shall be paid on demand to the insured.

20 PREMIUMS LIFE, ANNUAL DIVIDEND POLICY

No. 99,999. AGE, 35.

AMOUNT, $10,000. ANNUAL PREMIUM, $363.70.

THE UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, MAINE.

Does Hereby Promise to Pay the sum of *Ten Thousand* Dollars, at the office of the Company in Portland, Maine, to *Mary Doe, (wife of John Doe)* such other Beneficiary as may be designated as hereinafter provided, or if no Beneficiary survive the Insured, to the executors, administrators or assigns of the Insured, upon receipt of due proofs of the death of *John Doe*, of *Portland*, in the County of *Cumberland*, and State of *Maine;* or, instead thereof provided said sum, less existing indebtedness, if any, is not less than One Thousand Dollars, in equal annual instalments, in any number from two to twenty-five, upon the basis of the following table;

INSTALMENT OPTION.—The instalments in the following table are computed on the basis of One Thousand Dollars payable hereon. If said amount is more than One Thousand Dollars, the instalments shown in this table will be increased in the proportion that the amount payable hereon bears to One Thousand Dollars. Unaccrued instalments, at the option of the Beneficiary, may at any time be commuted into one cash payment.

Number of Instalments	1	2	3	4	5	6	7	8	9	10	11
Amount of Each Instalment per $1,000	$507	$343	$261	$212	$179	$156	$138	$152	$114	$105	$98

Number of Instalments	12	13	14	15	16	17	18	19	20	21	22	23	24
Amount of Each Instalment per $1,000	$91	$86	$81	$77	$74	$71	$68	$65	$63	$61	$58	$57	$56

TRUST FUND OPTION.—Upon the maturity of this Policy, the amount insured, or any part thereof, at the option of the Beneficiary, may be left in trust with the Company, and the Company will pay, as long as said sum remains with it, interest thereon at the rate of three per cent. per annum to said Beneficiary. The principal of said trust fund left with the Company, as herein provided, may, with accrued interest at the rate aforesaid, be withdrawn at any time by the said Beneficiary, and upon the death of said Beneficiary, shall be paid to the executors, administrators or assigns of the same.

GRACE IN PREMIUM PAYMENTS.—A grace of thirty-one days will be allowed in the payment of the second and subsequent premiums, the Policy remaining in force during that time, and in the

[illegible] Health Certificate and the payment of all overdue premiums and any other indebtedness due to the Company upon this Policy with interest thereon at the rate of five per cent per annum provided that any extended insurance which may have been purchased with its value has not expired, and that it has not been surrendered for its cash value or for paid up insurance.

INCONTESTABLE AFTER ONE YEAR.—After one year this Policy is incontestable except for non payment of premiums.

FREEDOM OF TRAVEL AND OCCUPATION.—No permit of extra premium is required by this Policy for any occupation or for travel or residence anywhere in the world.

CHANGE OF BENEFICIARY.—The Insured may, from time to time while this Policy is in force, change any Beneficiary hereof, upon filing with the Company at its Office in Portland, Maine a written request therefor accompanied by this Policy for endorsement, provided, however, that in case the Insured shall at any time designate any person as the Absolute Beneficiary hereof or assign this Policy said right to change the Beneficiary shall thereupon cease during the lifetime of such person or of said assignment. The right to change the Beneficiary is reserved solely to the Insured and cannot be assigned.

NON-FORFEITURE RIGHTS

EXTENDED INSURANCE.—In case of lapse for the non-payment of any premium after the payment in cash of three full years' premiums, the insurance under this Policy will be extended from the due date, without grace, of the first premium in arrears, for the period specified in the following table.

PAID UP INSURANCE.—Or, in place thereof, upon written request made within two months of the due date, without grace, of the first premium in arrears, with the surrender of this Policy by the Insured at the Company's office in Portland, Maine, a Paid-up Non Participating Life Policy will be issued for the sum specified in the following table.

CASH VALUE.—Or, instead of such extended or paid-up insurance, the cash value of this Policy, as specified in the following table, will be paid in accordance with the conditions of the Right entitled "Cash Value" as hereinafter set forth.

A Paid up Policy will not be issued for less than one hundred dollars, but in such case the Insured will be entitled to extended insurance or the cash value of the Policy.

CASH AND LOAN RIGHTS

CASH VALUE.—The Insured is entitled at the end of any Policy year to the cash value of this Policy as shown by the following table, and at any time during any Policy year to said cash value, less interest thereon at the rate of five per centum per annum to the end of such Policy year, upon the following conditions:

1.—Application in writing must be made to the Home Office.

2.—This Policy must be surrendered.

3.—It must have been in force for at least three full years by the payment of premiums in cash.

4.—It must be in force at the date of surrender by the payment of premiums in cash, or, if not in force, surrendered within two months from the due date, without grace, of the first premium in arrears.

5.—The cash value as shown by the following table, is subject to any indebtedness hereon to the Company.

LOAN VALUE.—During any Policy year after the payment in cash of three full years' premiums, the Company will loan to the

insured a sum not exceeding the cash value of this Policy at the end of said Policy year, as shown by the following table, upon the following conditions.

1—That all accrued premiums hereon have been paid in full in cash to the time the loan is made.

2—That interest at the rate of five per cent. per annum shall be paid in advance thereon to the next anniversary date of the Policy, and annually in advance thereafter until the loan is paid.

3—That this Policy shall be assigned to the Company as collateral security.

4—That the loan value as shown by the following table is subject to any indebtedness hereon to the Company, including any unpaid portion of the current year's premium.

Failure to pay any loan made upon this Policy, or interest thereon when due, shall not forfeit this Policy unless the total amount of the loan with interest thereon at said rate shall equal, or exceed, the loan value hereof at the time of such failure to pay, nor, in any event, until one month after notice that the Company will claim such forfeiture shall have been mailed to the last address known to the Company of the Insured, or the assignee hereof, if any.

PREMIUM LOANS.—After the premiums hereon have been paid in cash for three full years, the Company will, upon the written request of the Insured or any assignee of the Insured (revocable in writing at any time), apply annually the loan value hereof to the payment of the premiums hereon as they severally become due, except that no such application will be made unless the then loan value, after deducting all indebtedness, is sufficient to pay a full year's premium and there has been no default in the payment of premiums hereon.

The sums so applied, with interest at the rate of five per cent. per annum, payable in advance, shall constitute an indebtedness against this Policy for all purposes, and may be repaid at any time prior to default in the payment of premiums hereon.

If the premiums on this Policy are payable either quarterly or semi-annually, no such application will be made except for a full year's premium in advance at the annual rate.

TABLE OF VALUES.

The net value of the insurance and the cash and loan values, as shown by the following table, are based upon the payment of full year's premiums, and are each equal to the other. Each is also equal to the entire reserve upon this Policy, computed according to the American Experience Table of Mortality, with interest at the rate of three per cent. per annum, less not more than two and one-half per cent. of the amount of this Policy. If premiums are paid semi-annually or quarterly, said values (except loan value) arising upon any such intermediate payment may be determined by adding to the values for the full year next preceding such payment, as shown by said table, such portion of the increase of values for the then current year as such intermediate payment bears to the full year's premium.

If at any time there be any reversionary additions to this Policy, or if there be any indebtedness existing against this Policy, the figures in the following table will not apply, but amended figures will be furnished by the Company on demand; the amended figures will be computed in the same manner as the figures in the following table, except that the computation will be based upon the amount of insurance with reversionary additions, if any, and subject to existing indebtedness against the Policy, if any.

At end of	Extended Insurance. Ins. for $10,000 extended for	Paid-up Insurance.	Cash Value or Loan
3 years	6 years 95 days	$ 1240	$ 545.60
4 years	8 years 322 days	1730	781.12
5 years	11 years 192 days	2260	1038.40
6 years	13 years 329 days	2780	1304.20
7 years	15 years 351 days	3310	1578.70
8 years	17 years 265 days	3830	1862.50
9 years	19 years 86 days	4350	2155.60
10 years	20 years 194 days	4870	2458.30
11 years	21 years 242 days	5380	2771.20
12 years	22 years 243 days	5900	3094.20
13 years	23 years 213 days	6410	3427.90
14 years	24 years 167 days	6920	3772.60
15 years	25 years 127 days	7430	4128.50
16 years	26 years 115 days	7940	4496.40
17 years	27 years 158 days	8450	4876.40
18 years	28 years 305 days	8960	5269.80
19 years	30 years 337 days	9480	5677.00
20 years	Paid-up	10000	6086.70
21 years			6199.30
22 years			6312.60
23 years			6426.40
24 years			6540.55
25 years			6654.70

Should this Policy be continued beyond the years covered by the foregoing table, there will be furnished upon application, figures of values for succeeding years, computed upon the same basis, with the exception of the deductions made therefrom, which will not be greater than one per cent. of the amount of this Policy.

PARTICIPATION IN PROFITS.

At the end of each Policy year, so long as this Policy is in full force by the payment of premiums, the divisible surplus accruing hereon as ascertained by the Company, shall be apportioned to this Policy, such apportionment at the end of the first and second Policy years to be conditioned upon the payment of the premium for the succeeding year. Such apportioned surplus will, annually, at the option of the Insured,

1—Be applied in reduction of the premiums on this Policy; or

2—Be used to purchase reversionary additions; or

3—Be paid in cash; or

4—Be left with the Company to accumulate to the credit of the Policy, with interest at the rate of three per cent per annum, which accumulations shall be payable at the maturity of the Policy or may be withdrawn in cash at any time on demand of the Insured. Such accumulations, when sufficient for the purpose, will be applied by the Company to the payment of any premium upon this Policy, which, at the expiration of the grace thereon, may be in default, and notice of such application, with a receipt for the payment of the premium, will be mailed to the Insured.

If the Insured, on or before the anniversary date upon which the apportioned surplus for any year is payable, shall elect none of the aforesaid options, the apportioned surplus for such year shall be payable in cash.

When option 1 or 3 is elected, the receipt of the Insured shall be a valid release of the Company.

Whenever, upon any anniversary date of this Policy, the accumulations under Option 4 (if not withdrawn in cash by the Insured nor applied by the Company to the payment of premiums a

in said Option provided) or the reserve upon any reversionary additions standing to the credit of this Policy under Option 2, or both, together with the then existing reserve under this Policy, shall equal or exceed the reserve required for fully paid-up Life Insurance of the face amount of this Policy, this Policy shall, at the option of the Insured, become a fully Paid-up Participating Life Policy for its face amount; or

Whenever upon any such anniversary date, the accumulations and reserves designated above shall equal or exceed the face amount of this Policy, the Company will, at the option of the Insured, mature and pay this Policy as an Endowment Policy;

Provided the Insured shall, in either case, exercise his option by notifying the Company in writing thereof within thirty days after notice by the Company that the time for exercising such option has accrued.

GENERAL PROVISIONS.

PAYMENT OF PREMIUMS.—All premiums on this Policy are payable at the office of the Company in Portland, Maine, but the Company's Agent holding its receipts, signed by the Secretary and to be countersigned by the Agent, for premiums payable hereon, is authorized to accept payment thereof in exchange for such receipts. A payment made to any other person, or in exchange for any other receipt, will not be binding on the Company. If the premiums are not paid when due, or within the period of grace, this Policy and the premiums paid hereon become forfeited and all liability of the Company ceases, except as hereinbefore provided.

If the premiums are made payable semi-annually or quarterly, that part of the full year's premium, if any, which remains unpaid when this Policy becomes a claim shall be deducted.

PAYMENT OF POLICY.—The amount due upon this Policy will be paid upon receipt of due proofs of death of the Insured during the continuance hereof, but any indebtedness to the Company on account of this Policy will be deducted in any payment or settlement made hereunder

AGE.—Should the age of the Insured be incorrectly stated, the sum payable under this Policy shall be the insurance which the actual premiums paid would have purchased at his true age, but, on proof, his age will be admitted in writing on the Policy.

SUICIDE.—The suicide of the Insured within one year from the date of this Policy, whether voluntary or involuntary, or while said insured was sane or insane, is not a risk covered hereby.

ENTIRE CONTRACT AND MISSTATEMENTS.—This Policy and application herefor constitute the entire contract between the parties hereto, and all statements made by the Insured in the application herefor shall, in the absence of fraud, be deemed representations and not warranties; and no such statement shall be used in defense to a claim under, or avoid this Policy, unless it is contained in the written application herefor and a copy of such application is endorsed hereon or attached hereto.

CHANGE OF CONTRACT.—Any change in the terms or beneficiaries of this contract or waiver of any of its terms or conditions or of any forfeiture must be in writing, signed by the President, Vice President, Secretary, Assistant Secretary, Actuary or Assistant Actuary, and endorsed on the Policy. No person is authorized to make any changes in this contract or waive any forfeiture of it, except as herein provided.

ASSIGNMENTS.—No assignment of any interest in this Policy shall be binding upon the Company unless made in duplicate upon forms furnished by it and both copies sent to the Home Office before this Policy becomes a claim. Upon receipt of such assignments, one copy will be returned and the other kept on the Company's files. No responsibility for the validity of any assignment in any event will be assumed by the Company.

EXERCISE OF RIGHTS AND OPTIONS.—The exercise of any right or option under the "Participation in Profits," "Non-Forfeiture

Rights" and "Cash and Loan Rights" hereinbefore mentioned, by the Insured, shall conclusively bind the Beneficiaries in this Policy and the assigns of such Beneficiaries. All of said foregoing rights and options are more personal rights of the insured, and are not assignable except to the Beneficiaries hereof or the assigns of such Beneficiaries.

DEFINITIONS.—The term "Insured," whenever used in this Policy, shall be construed as meaning the person upon whose life this Policy is written, the term "Beneficiary" as meaning the person, assignees excepted, to whom the proceeds of this Policy are for the time being payable, and the term "Indebtedness" shall include any loan made by the Company, or any note given for or application of the loan value to a premium or any part thereof, upon this Policy.

It is hereby agreed that the anniversary date of this Policy is June 1, 1917, from which date the Policy year shall begin and all calculations hereunder shall be computed on the same day of the month annually thereafter during the continuance of this Policy.

All the foregoing agreements and promises are made in consideration of the written and printed application for this Policy, which is hereby made a part hereof, and of the payment in advance of the sum of *Three hundred and sixty-three and 70/100* dollars, and of a like amount payable in advance on the first day of June in every year until premiums for *twenty* complete years shall have been paid in cash, after which no further premiums will be required, said payments to be evidenced only by the production of the official receipts of the Company therefor.

SYLVAN B. PHILLIPS, *Secretary.* ARTHUR L. BATES, *President.*

Portland, Me., June 1, 1917.

APPLICATION.

I hereby apply to the Union Mutual Life Insurance Company for a policy of insurance upon my life, and I hereby agree that all the statements and answers herein contained are full, correct and true, and that they, together with the policy hereby applied for, shall constitute the entire contract between the parties hereto, that said policy shall not take effect until the first premium shall have been paid during my good health, and that the distribution of surplus which may be adopted by the Company is hereby accepted by me in my own behalf and for every person who shall have any interest in the policy now applied for.

MEDICAL EXAMINER'S FORM.

I declare, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, each of the above answers to be full, complete and true, and that I am temperate, and to the best of my knowledge and belief in sound physical condition and a proper subject for life insurance.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

WAR CLAUSE.

The provisions for Incontestability and Freedom of Travel and Occupation set forth upon the first page hereof, are hereby modified as follows:

MILITARY OR NAVAL SERVICE.—If the insured shall, within five years from the date of issue of this policy, engage in military or naval service, or in Red Cross field service, in time of war, outside of the continental limits of the United States, or within said limits in repelling an invasion of the United States, or shall engage in aeronautics for military or naval purposes in time of war, and shall die as a result, directly or indirectly, of engaging in such service, the liability of the Company under this policy shall be limited to one-fifth of its face amount, unless the insured shall give to the Company due notice in writing that he has engaged or is about to engage in such service, and before entering upon such service, or within sixty days thereafter, shall pay to the Company an extra premium at the rate of ten per centum per annum of the face amount of this policy, for the unexpired portion of the then current policy year, computed from the date of entry upon such service to the end of said policy year, and shall pay thereafter on each anniversary date of this policy, so long as such service be continued, an extra premium of ten per centum of the face amount of this policy, such extra premium, after the first payment thereof, to be subject to the grace provision of this policy, anything in this policy to the contrary notwithstanding, but subject to all the other terms and conditions thereof.

Dated at Portland, Maine, this *first* day of *June*, 1917.

UNION MUTUAL LIFE INSURANCE COMPANY,

By SYLVAN B. PHILLIPS,
Secretary.

WITH DISABILITY BENEFIT RIDER

GENERAL FORM

No. 99,999. AGE, 35.

AMOUNT, $10,000. ANNUAL PREMIUM, $302.60

THE UNITED STATES LIFE INSURANCE COMPANY

IN THE CITY OF NEW YORK

In Consideration of the annual premium of *Three Hundred Two and 60/100* Dollars, and of the payment of a like amount upon each *first* day of *June* hereafter until *Twenty* full years' premiums shall have been paid or until the prior death of the insured.

Promises to pay at the Home Office of the Company in New York City, upon receipt at said Home Office of due proof of the death of *John Doe*, of *Chicago*, County of *Cook*, State of *Illinois*, herein called the Insured, *Ten Thousand* Dollars, less any indebtedness hereon to the Company and any unpaid portion of the premium for the then current policy year upon surrender of this Policy, properly receipted, to *Mary Doe*, beneficiary, with right of revocation.

CHANGE OF BENEFICIARY.—When the right of revocation has been reserved, or in case of the death of any beneficiary under either a revocable or irrevocable designation, the Insured, if there be no existing assignment of the Policy made as herein provided, may, while the Policy is in force, designate a new beneficiary with or without reserving right of revocation by filing written notice thereof at the Home Office of the Company, accompanied by the Policy for suitable endorsement thereon. Such change shall take effect upon the endorsement of the same on the Policy by the Company. If any beneficiary shall die before the Insured the interest of such beneficiary shall vest in the Insured.

PAYMENT OF PREMIUMS.—The Company will accept payment of premiums at other times than as stated above, as follows:

One-half in cash on due-date of premium, and balance by six months' note with interest at six per centum per annum; or one-quarter in cash and balance in three notes of equal amounts at three, six and nine months respectively, with interest at six per centum per annum. N. B.—Notes must be for even dollars; the excess being included in the cash payment.

Except as herein provided the payment of a premium or instalment thereof shall not maintain the Policy in force beyond the date when the next premium or instalment thereof is payable.

All premiums are payable in advance at said Home Office or to any Agent of the Company upon delivery, on or before date due, of a receipt signed by an Executive Officer, viz.: the President, Vice-President, Second Vice-President, Secretary, Assistant Secretary or Actuary, of the Company and countersigned by said agent.

A grace of one month or thirty days (whichever period is the longer) subject to an interest charge at the rate of six per centum per annum shall be granted for the payment of every premium after the first year during which time the insurance shall continue in force. If death occur within the days of grace the unpaid portion of the Premium for the then current Policy year shall be deducted from the amount payable hereunder.

CONDITIONS.—This Policy contains no restriction upon the Insured in respect either of travel, residence or occupation, excepting always that if within one year after the issuance of this Policy the Insured shall go within the tropics, or north of the parallel of sixtieth degree north latitude, or engage in military or naval service in time of war, the liability of the Company in case of death of the Insured shall be limited to the return of the premiums actually paid hereon; and in the event of the death of the Insured by self-destruction, whether sane or insane, within one year after the issuance of this Policy, the liability of the Company shall be only for the return of the premiums actually paid hereon.

This Policy with the application therefor, a copy of which is attached hereto, shall constitute the entire contract and shall be incontestable, except for non-payment of premiums, after one year from its date. All statements made by the Insured in said application shall in the absence of fraud be deemed representations and not warranties, and no statement shall avoid or be used in defense to a claim under this policy, unless it is contained in said application.

If the age of the Insured has been understated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age; if the age of the Insured has been overstated the Company will return the excess premium, or premiums, paid.

NON-PARTICIPATION.—This Policy shall not participate in the profits of the Company.

LOANS.—At any time while this Policy is in force after three full years' premiums have been paid, this Company will advance on pledge of the Policy and on the sole security thereof the Loan Value as stated in the Table of Loan and Surrender Values for the end of the current Policy year at the time of the loan, (such loan value being the reserve on this policy, computed according to the American Experience table of mortality with 3½ per cent interest, at the end of the current policy year in which the loan is applied for, less a sum not to exceed 2½ per cent of the amount insured under this policy), deducting from such Loan Value any outstanding indebtedness hereon, interest at six per cent per annum on such loan to the end of the Policy year, and any unpaid portion of the current year's premium. Failure to repay any such loan or to pay interest shall not avoid or be used in defense to a claim under this Policy unless the total indebtedness hereon to the Company shall equal or exceed the Cash Surrender Value at the time of such failure, nor until thirty-one days after notice shall have been mailed by the Company to the last known address of the Insured and of the Assignee of record, if any, at the Home Office of the Company.

ASSIGNMENT.—No assignment of this Policy shall be binding upon the Company unless it be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment.

OPTIONS ON SURRENDER OR LAPSE.—After this Policy shall have been in force three full years it may be surrendered by the owner at any time prior to any default or within three months after any default. Thereupon,

(1) If there be no indebtedness hereon to the Company the owner may elect either (a) to continue the insurance in force from the date of default for its face amount, but without participation and without the right to loans; or (b) to purchase non-participating paid-up life insurance payable at the same time and on the same conditions as this Policy. The net value of the surrender equity allowed under either option (a) or (b) shall not be less than the reserve on this policy at the date of default, computed according to the American Experience table of mortality with 3½ per cent interest, less a sum not to exceed 2½ per cent of the amount insured under this Policy. The periods for which the insurance will be continued and the amounts of paid-up life insurance which will be allowed are shown in the table of surrender values herein set forth.

TABLE OF LOAN AND SURRENDER VALUES.

			Yrs.	Mos.	Days				Yrs.	Mos.	Days
3	$509 10	$1290	6	11	7	12	$2865 00	$6600	20	11	20
4	691 60	1720	8	..	1	13	3008 00	6180	22	2	7
5	881 00	2150	10	..	10	14	3409 00	6850	23	7	18
6	1077 40	2570	11	11	1	15	3840 20	7560	25	2	12
7	1284 20	3000	13	7	13	16	4177 90	8040	26	1	26
8	1537 30	3520	15	6	2	17	4528 10	8530	27	3	9
9	1799 80	4080	17	1	15	18	4899 50	9020	28	8	9
10	2071 90	4540	18	6	14	19	5288 00	9510	30	9	17
11	2354 10	5060	19	0	5	20	5661 50	.....	..	..	..
Yrs.						Yrs.					

Values for later years will be computed and furnished upon request. For later years the Cash Surrender Value is the entire reserve on this Policy at the date of default, computed according to the American Experience Table of Mortality, with three and one-half per cent interest per annum; the loan value is the entire reserve, computed according to the same table of mortality and rate of interest, at the end of the current policy year in which the loan is applied for, there being deducted from such loan value any outstanding indebtedness hereon, interest at six per cent per annum on such loan to the end of the policy year and any unpaid portion of the current year's premium; the paid-up Life Insurance is the equivalent of such cash surrender value upon the basis of the net single premium at the attained age of the Insured, and the paid-up continued insurance is the equivalent of the American Experience three and one-half per cent reserve at the time of default, less a sum not to exceed two and one-half per cent of the amount insured

by this Policy, on the basis of the net single premium under the above table and rate of interest at the attained age of the Insured.

(2) In computing values both for the period covered by the Table of Loan and Surrender Values and for later years, if there be an indebtedness hereon to the Company, it shall be deducted from the amount which otherwise would be applicable as a surrender value to the purchase of temporary insurance for the period aforesaid, and the owner may elect either to have the remainder applied (a) to continue the insurance in force from the date of default without participation and without the right to loans for the face amount of this Policy less the indebtedness; or (b) to purchase a proportionate amount of non-participating paid-up life insurance.

If in the event of any default in the payment of premium or otherwise, after the Policy shall have been in force three full years, the owner shall not exercise either of said options within three months after such default, the insurance shall be continued as provided by option (a) in either paragraph (1) or (2).

CASH VALUES.—After premiums have been paid on this policy for three full years, it may be surrendered to the Company within thirty-one days after default in the payment of any subsequent premium for the Cash Value as shown in the Table of Loan and Surrender Values herein set forth, less any existing indebtedness to the Company on this Policy.

The Surrender Values under Policies with Quarterly or Semi-Annual premium payments will be calculated upon the same basis as the Surrender Values at the end of the preceding full Policy year, allowance being made for the total premiums paid.

REINSTATEMENT.—Unless surrendered for cash, this Policy upon evidence of insurability satisfactory to the Company may be reinstated within three years after any default in the payment of premiums, by payment of arrears of premiums with interest at the rate of six per centum per annum, together with interest at the same rate on any indebtedness to the Company which existed at the date of such default, and with reinstatement or payment of such indebtedness.

MODES OF SETTLEMENT.—The Insured or the owner, or the beneficiary after the Insured's death, in case the Insured shall have made no election, may by written notice to the Company at its Home Office, elect to have the net sum payable under this Policy upon the death of the Insured paid either in cash or as follows:

(1) By the payment of an annuity equal to three and one-half per centum of such net sum payable at the end of each year during the lifetime of the beneficiary, and by the payment upon the death of the beneficiary of the said net sum, together with any accrued portion of the annuity for the year then current, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns.

(2) By the payment of equal annual instalments for a specified number of years, the first instalment being payable immediately, in accordance with the following table for each one thousand dollars of said net sum.

(3) By the payment of equal annual instalments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the beneficiary shall survive, in accordance with the following table for each one thousand dollars of said net sum.

Any instalments payable under (2) or (3) which shall not have been paid prior to the death of the beneficiary shall be paid, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns.

When any option calling for annual payments is elected, this Policy shall be surrendered upon its maturity and a supplementary non-participating contract shall be issued for the option elected.

Unless otherwise specified by the owner or by the beneficiary in making such election, the beneficiary may at any time surrender the contract guaranteeing the payment of instalments, for the commuted value of the payments yet to be made, computed upon the same basis as option (2) in the following table; provided that no such surrender and commutation will be made under option (3) except after the death of the beneficiary occurring within the aforesaid twenty years:

TABLE OF INSTALMENTS FOR EACH $1,000.

OPTION 2.		OPTION 3.			
Number of Annual Instalments.	Amount of Each Instalment	Age of Beneficiary at Death of Insured.	Amount of Each Instalment	Age of Beneficiary at Death of Insured.	Amount of Each Instalment
2	$508 60	20	$45 24	42	$54 31
3	344 86	21	45 60	43	54 93
4	263 05	22	45 76	44	55 56
5	213 99	23	46 04	45	56 21
6	181 32	24	46 32	46	56 86
7	158 01	25	46 63	47	57 53
8	140 56	26	46 95	48	58 21
9	127 00	27	47 28	49	58 89
10	116 18	28	47 62	50	59 57
11	107 34	29	47 98	51	60 25
12	99 99	30	48 36	52	60 92
13	93 78	31	48 76	53	61 57
14	88 48	32	49 17	54	62 22
15	83 89	33	49 60	55	62 81
16	79 89	34	50 05	56	63 43
17	76 37	35	50 51	57	64 00
18	73 25	36	51 00	58	64 54
19	70 48	37	51 50	59	65 04
20	67 99	38	52 03	60	65 50
21	65 74	39	52 57	61	65 92
22	63 70	40	53 13	62	66 31
23	61 85	41	53 71	63	66 65
24	60 17			64	66 94
25	58 62			65	67 20
26	57 20			66	67 41
27	55 90			67	67 58
28	54 69			68	67 71
29	53 57			69	67 82
30	52 53			70 and over	67 89

No general agent or other agent of the Company has the power, nor is he authorized by the Company to extend the time for the payment of a premium or in the event of lapse to reinstate this Policy, or in any way to modify this Contract; the Executive Officers as aforesaid alone having this power.

In Witness Whereof, the Company has caused this Policy to be executed this *first* day of *June, 1917.*

A. WHEELWRIGHT, *Secretary.*

JOHN P. MUNN, M. D., *President.*

THE UNITED STATES LIFE INSURANCE COMPANY.

IN THE CITY OF NEW YORK.

Attached to and made part of Policy No. 99,999 on the life of the Insured John Doe.

TOTAL AND PERMANENT DISABILITY PRIVILEGE—WAIVER OF PREMIUMS.

In consideration of the payment of the premium of $2.50 with each annual premium payable under the above numbered policy and subject to the terms hereof, The United States Life Insurance Company in the City of New York hereby grants the following TOTAL AND PERMANENT DISABILITY PRIVILEGE:

1. If the Insured, after the policy has been in force for one full year, while he is under sixty years of age, and while said policy is in full force and effect, shall become totally and permanently disabled by accident or disease and shall furnish due proof that he is physically or mentally incapacitated to such an extent that he is rendered wholly and permanently unable to engage in any occupation or to perform any work for any kind of compensation of financial value, and if such disability has then existed for not less than sixty days, the Company will, upon receipt of said proof, waive the payment of any premium or premiums that may become payable thereafter under said policy during such disability, and in such case the values in the table of loan and surrender values shall be the same as if the premiums were being paid by the Insured. No deduction on account of said waiver shall be made in any payment under the policy.

2. If the Company accepts proof of disability under said policy, it shall, nevertheless, have the right at any time thereafter to demand of the Insured proof of the continuance of such disability and to make any examinations it deems necessary, and if the Insured shall fail to furnish such proof or refuse to permit such examinations, or if it appears at any time that the Insured has become able to engage in any occupation whatsoever for remuneration or profit, all premiums thereafter falling due shall be paid in conformity with the policy. The Insured agrees to keep the Company informed of every change in his address and residence, and to give immediate notice should he recover from his total disability.

3. Failure to pay any premium under this Disability contract when and as it becomes due, shall render this contract null and void from the date when such payment became due.

4. This DISABILITY PRIVILEGE shall become null and void, if the Insured shall engage in military or naval service in time of war; but upon the presentation after the termination of such service of evidence satisfactory to the Company that the Insured is acceptable therefor, this DISABILITY PRIVILEGE shall again become operative.

New York, N. Y., *June 1, 1917.*

A. WHEELWRIGHT, *Secretary.*

JOHN P. MUNN, M. D. *President.*

APPLICATION.

MEDICAL EXAMINER'S FORM.

It is hereby declared and agreed: First, That all the statements and answers in this application are true, full and complete; that this application and declaration shall, with the policy herein applied for, be the sole basis of the contract between me and the Company, and shall be binding on all parties in interest under such policy; and no information or statement, unless contained in this application, made, given, received or acquired, by any person at any time, shall be binding on the Company; and that the policy to be issued hereon shall take effect only upon payment of the first premium and delivery of the policy, during my lifetime, and while I am in sound health and insurable condition. Second, That the whole or any part of the risk herein proposed may be reinsured. Third, I hereby expressly waive all provisions of law forbidding any physician or surgeon from disclosing any information acquired while attending me in a professional capacity. Fourth, In the event of my death by self-destruction, sane or insane, within one year after date of any policy that may issue hereon, the liability of the Company shall only be for the return of the premiums paid thereunder. Fifth, That any policy to be issued hereon shall not be entitled to participate in the profits or surplus of the Company.

MILITARY AND NAVAL CLAUSE No. 1

THE UNITED STATES LIFE INSURANCE COMPANY

IN THE CITY OF NEW YORK.

On the life of *John Doe.*

Anything in this policy to the contrary notwithstanding it is understood and agreed that if the Insured shall engage in Military or Naval Service in any capacity whatever in time of war and shall die while in such service or within six months after the termination thereof as the direct or indirect result of such service, the liability of the Company under this policy shall be limited to the return of the premiums actually paid.

New York, N. Y., *June 1,* 1917.

A. WHEELWRIGHT, *Secretary.*

JOHN P. MUNN, M. D. *President.*

20-PAYMENT LIFE NON-PARTICIPATING POLICY WITH DISABILITY BENEFITS.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $305.20.

THE VOLUNTEER STATE LIFE INSURANCE COMPANY,

OF CHATTANOOGA, TENNESSEE.

Will pay *to Rachel Donelson Jackson, wife, if living, if not to* the Executors, Administrators, or Assigns of the Insured (for substituted beneficiary, if any, see endorsement on fourth page hereof), *Ten Thousand* Dollars, at its Home Office in Chattanooga, Tennessee, subject to all the conditions and provisions contained herein, on receipt of this policy properly released, together with due proofs of the death of *Andrew Jackson,* while this policy is in force.

THIS INSURANCE IS GRANTED in consideration of the application for this policy, copy of which is hereto annexed and made a part of this contract, for the term of one year from the *1st* day of *June,* 1917, and the payment of *Three Hundred Five and 20/100* Dollars in advance during the good health of the Insured as the premium for such insurance, and in consideration of one full year's premium being so paid, this contract shall be continued as a Limited Payment Life Policy upon the further payment of a like amount as the annual premium in advance on or before the *1st* day of *June* in each and every year thereafter during the life of the Insured until such premiums for *Twenty* full years, including the first, shall have been paid.

In lieu of the annual premium described above the Company will accept *$158.70* semi-annually in advance on the *1st* day of *June* and *December or $80.90* quarterly in advance on the *1st* day of *June, September, December* and *March,* provided a written request to change the established basis of premium payment is first filed with the Company.

All the benefits, privileges and provisions printed and written on the following pages hereof are hereby made a part of this contract as fully as if they were recited at length over the signatures affixed hereto.

In Witness Whereof, THE VOLUNTEER STATE LIFE INSURANCE COMPANY has caused this policy to be executed in Chattanooga, Tennessee, this *first* day of *June,* 1917.

W. C. STACY, *Secretary.* ZEBOIM C. PATTEN, *President.*

DISABILITY BENEFITS.

WAIVER OF PREMIUMS PRIOR TO AGE 60.—If, after one full year's premium has been paid hereon, while this policy is in force and sixty days before any subsequent premium is due, the Company shall receive due proof that the insured, before attaining the age of sixty years, has become wholly disabled by bodily injury or disease so that he is and will be thereby permanently and continuously prevented from engaging in any labor or service whatsoever for remuneration or profit, the Company will waive payment of each premium as it becomes due during the insured's said disability. Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands above

the wrists, or of both feet above the ankles, or one entire hand and one entire foot, shall be considered as total and permanent disability within the meaning of this provision, and not subject to further proof of disability. In making any settlement under this policy the Company shall not deduct any part of the premiums so waived, and the Guaranteed Values provided for herein shall be the same as if the premiums so waived had been duly paid by the insured.

AFTER AGE 60.—Under all the conditions aforesaid, except that the insured shall have attained the age of sixty years before becoming so disabled, the Company will waive payment of each premium thereafter becoming due during such disability, but the amount insured hereunder shall be reduced by the amount of each such waived premium, and the Guaranteed Values provided for herein shall be based upon said reduced amount of insurance in the same manner as if the premium for such reduced amount of insurance had been duly paid by the insured.

INSTALMENT PAYMENTS.—In addition to waiving payment of premiums as aforesaid, if such disability shall have occurred before the insured shall have attained the age of sixty years, one year after said proof of such disability shall have been accepted and written notice of the election of this option shall have been furnished, the Company will pay to the insured one one-hundred twentieth (1-120) of the original amount insured hereunder and a like amount on the first day of each calendar month thereafter during the continuance of such disability prior to the maturity of this policy; provided this policy be returned to the Company for endorsement at the time the first of such payments shall be due. The payment of each instalment shall correspondingly reduce the amount insured hereunder and the Guaranteed Values provided for herein shall be based on such reduced amount of insurance. If at the time when any such instalment becomes payable there shall be an indebtedness on this policy in excess of the Cash Surrender Value of the reduced amount of insurance, the Company shall apply such part of the instalment as may be necessary to reduce the indebtedness to the amount secured by such reduced Cash Surrender Value. Whenever the total amount of such instalments paid, together with the amount of any remaining indebtedness to the Company on account of this policy, shall equal the amount insured hereunder, then this policy shall be regarded as having been fully matured and the Company's obligations hereunder shall thereby be fully satisfied and discharged without further action.

RECOVERY FROM DISABILITY.—Should the Company accept, under this policy, proofs of disability, it may nevertheless at any time thereafter, and from time to time, but not oftener than once a year, demand of the insured due proof of the continuance of such disability, and upon failure to furnish such proof, or, if it appear that the insured has become able to engage in any labor or service whatsoever for remuneration or profit, no further premiums shall be waived and no further instalment payments will be made by the Company. But if the amount of the insurance shall then have been reduced under any of the foregoing provisions such reduced amount of insurance shall thereafter be the amount insured hereunder, and the premiums thereafter falling due shall be reduced in proportion to the reduced amount of insurance, and all other benefits under this policy shall be reduced accordingly.

All of the above provisions relating to benefits payable in the event of disability, will be automatically cancelled, in the event the insured engages in Military or Naval Service in time of war without having first obtained a written permit from the Company to engage in such service; provided, however, that the right to disability benefits may be reinstated after such service has terminated, if this policy be then in force, upon the insured furnishing evidence of insurability satisfactory to the Company,

PRIVILEGES.

CASH LOANS.—At any time while this policy is in force after two full years' premiums have been paid hereon, the Company will advance as a loan, upon the sole security of this policy, when legally assigned to the Company, any sum not exceeding the amount indicated by the table below, less any indebtedness to the Company on account of this policy. The interest on such loan shall not exceed six per cent. per annum and shall be due and payable annually in advance, on the anniversary of this policy.

Failure to repay any such loan or to pay the interest thereon when due or to pay any loan or interest under the Automatic Loan Provision shall not void this policy, unless the total indebtedness hereon to the Company shall equal or exceed the then total loan value at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the insured, also to any assignee of record at the Home Office of the Company.

AUTOMATIC LOANS.—In the event of failure to pay the then current premium, at any premium due date or within the days of grace thereafter, if this policy be not surrendered by the insured with a choice of one of the options herein guaranteed, and if, at the time of the non-payment of premium, there is a loan value hereon in excess of all indebtedness against this policy together with interest, the Company will apply such available loan value towards the payment of the premium and any interest then due, with interest on such increased indebtedness at a rate not exceeding six per cent. per annum, chargeable annually in advance, and will continue this policy in force on the plan as written and at the rate of premium as provided for in the face hereof, subject to its terms and such indebtedness, the same as if the premium and interest had been paid in cash, and will continue to so apply such loan value as long as such value, at the rate of premium provided for in the face hereof, will suffice to pay for even one day's premium and interest. At any time while this policy is thus in force, the insured may resume payment of premiums and interest without medical re-examination, and in that event, any indebtedness against this policy may be paid or allowed to remain as indebtedness hereon. All such indebtedness shall be a first lien on this policy.

GUARANTEED VALUES.

At any time after this policy has been in force two years, prior to default in premium payment, or within the days of grace thereafter, this policy may be surrendered to the Company and, in lieu of all other benefits and as a full consideration therefor, any one of the following options may be accepted. If there be no indebtedness to the Company secured by this policy, the values stated in the accompanying table will apply. If there be such indebtedness, the Cash or Loan Values and Paid-up Life Insurance, will be reduced in the proportion that the total indebtedness bears to the then Cash Value, and the period of Paid-up Term Insurance will be reduced to that which the balance of the Cash Value, after deducting the indebtedness, will purchase when applied as a net single premium at the attained age of the insured.

CASH VALUE.—Accept in cash the amount indicated by the accompanying table as the then Cash Value hereof; or,

PAID-UP LIFE POLICY.—Accept a Non-Participating Paid-up Life Policy of the amount indicated by the accompanying table, payable at the same time and on the same conditions as under this Policy; or,

PAID-UP TERM POLICY.—Accept a Non-Participating Paid-up Term Policy, without the right to loans, of the full amount insured by this policy, to take effect on the day to which premiums have been duly paid and to continue in force for the term indicated by the accompanying table.

INTERMEDIARY VALUES.—The values stated in the accompanying table apply to whole years for which premiums have been paid hereon, however, due increase in such values will be allowed for payment of any additional semi-annual or quarterly premium.

SUBSEQUENT VALUES.—Values for years subsequent to those stated in the table will be computed on the same basis and furnished upon request.

BASIS OF RESERVE AND VALUES.—The Reserve which will be maintained on this policy and the Guaranteed Values in the accompanying table are based upon the American Experience Table of Mortality, with interest at the rate of three and one-half per cent. per annum.

After Policy has been in Force	Cash or Loan Value	Paid-up Life Insurance	Paid-up Term Insurance	
			Years	Days
2 Years	$ 160	$ 410	1	297
3 "	380	950	4	128
4 "	600	1470	6	255
5 "	830	2000	9	153
6 "	1080	2570	11	341
7 "	1350	3140	14	109
8 "	1640	3740	16	167
9 "	1910	4270	18	24
10 "	2190	4800	19	167
11 "	2490	5310	20	273
12 "	2790	5840	21	286
13 "	3100	6360	22	287
14 "	3430	6870	23	277
15 "	3770	7400	24	240
16 "	4120	7900	25	270
17 "	4480	8420	26	324
18 "	4860	8930	28	125
19 "	5250	9450	30	196
20 "	5660	10000	Paid-up	

SPECIAL PRIVILEGES.

GRACE PERIOD.—In the payment of any premium under this policy, except the first, a grace of thirty-one days, without interest, will be allowed, during which time the policy will remain in force.

REVIVAL OF POLICY.—If this policy be lapsed for non-payment of premium, it may be reinstated at any time on written application therefor, upon evidence of insurability satisfactory to the Company and the payment of all its premium arrears and payment or reinstatement of any indebtedness existing at the date of default, with interest at a rate not to exceed six per cent. per annum.

CHANGE OF BENEFICIARY.—The insured may, at any time while this policy is in force, by written notice to the Company at its Home Office, change the beneficiary or beneficiaries under this policy, such change to take effect only upon the endorsement hereon by the Company; provided, however, that no such change of beneficiary shall be valid if this policy or any interest herein be assigned as provided herein at the time of such change, and provided this privilege shall not have been specifically revoked in writing by the insured, and acknowledged by endorsement hereon by the Company.

CHANGE IN POLICY FORM.—This policy may be exchanged without medical examination at any time while in force, and not assigned, for any other plan of policy issued by the Company at the time of such exchange, except the Continuous Instalment and Continuous Monthly Income Plans, provided the insurance liability is not increased nor the premium rate lowered, and provided that the

difference in past premiums, with interest thereon at a rate not to exceed six per cent. per annum is paid. The new policy shall bear the same date as this policy, and the premium and values in the new policy shall be based upon the age of the insured at said date.

PROVISIONS.

PAYMENT OF PREMIUMS.—All premiums are payable on or before the date due, at the Home Office of the Company or to an agent of the Company upon delivery of a receipt signed by the President, a Vice-President, Secretary or Actuary of the Company, and countersigned by said agent. The premium is always considered as payable annually in advance, but by agreement in writing and not otherwise may be made payable in semi-annual or quarterly instalments. Any unpaid premium or instalment thereof required to complete the payment for the current policy year in which death occurs shall be deducted from the amount payable hereunder. The payment of a premium shall not maintain this policy in force beyond the date when the next payment is due, except as herein provided.

INDEBTEDNESS.—Any indebtedness to the Company on account of this policy will be deducted from any payment or payments in any settlement under this policy.

MODIFICATIONS.—No condition, privilege nor provision of this policy can be waived or modified in any case except by an endorsement hereon signed by the President, a Vice-President, Secretary, Assistant Secretary, or Actuary. No agent has power on behalf of the Company to in anywise modify this contract of insurance, to extend the time for paying a premium, to waive any forfeiture, or to bind the Company by making any promise or representation.

ASSIGNMENT.—No assignment of this policy shall be binding on the Company unless such assignment shall be in writing and acknowledged under oath, and the original or a certified copy thereof filed with the Company at its Home Office and its receipt duly acknowledged. The claims of any assignee shall be subject to proof of insurable interest, and to any indebtedness to the Company secured by this policy, including Automatic Loans, whether made before or after receipt of notice of assignment. The Company will not assume any responsibility for the validity of any assignment.

SELF-DESTRUCTION.—In the event of self-destruction during the first insurance year hereunder, whether the insured be sane or insane, the amount payable under this policy shall be a sum equal to the premiums paid hereon, and no more.

INCONTESTABILITY.—This policy shall be incontestable after one year from its date except for non-payment of premium, or engaging in Military or Naval Service in time of war without having first obtained a written permit from the Company; in the event of the death of the insured while so engaged, or as a direct or indirect result of having been so engaged, without having first obtained such permit from the Company, the liability of the Company under this policy shall be limited to the then Terminal Reserve maintained hereon, except that in the event such death occurs during the first insurance year, the amount payable shall be a sum equal to the unearned premium for the unexpired term for which the premium has been paid.

MISSTATEMENT OF AGE.—If the age of the insured be misstated, the amount insured under this policy shall be that which the premium paid would have purchased at the correct age of the insured.

ENTIRE CONTRACT.—This policy, including the copy of the application hereto annexed and made a part hereof, constitutes the entire contract between the parties hereto.

STATEMENTS NOT WARRANTIES.—All statements purporting to be made by the insured, in the absence of fraud, shall be deemed

representations and not warranties, and no such statement shall void this policy unless it be contained in the written application, copy of which is hereto annexed and made a part hereof.

INSURED MAY EXERCISE RIGHTS WITHOUT CONSENT OF BENEFICIARY.—This policy is issued with the express understanding that the insured, without the consent of the beneficiary, may receive every benefit, exercise every right, and enjoy every privilege conferred upon him by this policy, provided the right to change the beneficiary shall not have been specifically revoked in writing by the insured, and acknowledged by endorsement hereon by the Company.

INSTALMENT OPTIONS.

The Insured, with the assent of the assignee, if any, may elect by filing written notice with the Company, with the right of revocation, to have the proceeds of this policy, if not less than $1,000 paid in instalments according to any one of Options "A", "B" and "C", in lieu of payment in one sum beginning upon receipt of due proof of the death of the insured, or surrender hereof; and any such election or revocation shall become operative only when endorsed upon the policy, at the Company's Home Office, pursuant to such form of request as the Company may require. No such instalment may be assigned, alienated, or commuted by any beneficiary, except upon the written authority of the insured filed with the Company. If the insured shall not have made such election, the person or persons entitled to receive said proceeds when payable, may exercise the same right of election.

If no beneficiary survives the insured, said proceeds will be paid in one sum to the Executors, Administrators, or Assigns of the insured. At the death of the last surviving beneficiary occurring subsequently to the death of the insured, any balance under Option "A", will be paid in one sum to the Executors, Administrators or Assigns of such beneficiary, and in like manner any instalments under Option "B" or any stipulated instalments under Option "C" then remaining unpaid will be commuted upon the basis of three and one-half per cent. interest per annum, compounded annually and paid in one sum to the Executors, Administrators, or Assigns of such beneficiary.

Similiarly, upon filing written notice of such election with the Company, any portion of the proceeds of this policy may be paid in cash and the remainder, if not less than $1,000, may be paid in accordance with any one or more of Options "A", "B", and "C", provided that not less than $1,000 shall be left under any one option.

Under Instalment Options "A", "B", and "C", each instalment, after the first, will be increased by such excess interest as may be allotted by the Company.

In lieu of annual instalments, as provided for in the accompanying tables, subject to the foregoing conditions, semi-annual, quarterly, or monthly instalments may be elected.

Multiply the annual instalments by .50437 to find the equivalent semi-annual instalments; by .25328 to find the equivalent quarterly instalments; and by .084786 to find the equivalent monthly instalments.

OPTION A.—Equal annual instalments, each of such an amount as may be elected, to continue until the proceeds are exhausted; provided, that the final instalment shall be for the balance only of said proceeds and interest. At the time of the payment of the second and subsequent instalments, interest at not less than three and one-half per cent. per annum, and such excess interest as may be allotted by the Company, will be added to the unpaid balance of said proceeds.

OPTION B.—A specified number of equal annual instalments, each of an amount (for each $1,000 of such proceeds) corresponding to the number of instalments shown in the accompanying table No. 1. Each instalment, after the first, will be increased by such excess interest as may be allotted by the Company.

TABLE NO. I

ANNUAL INSTALMENTS CERTAIN FOR LIMITED NUMBER OF YEARS PER EACH $1,000 OF INSURANCE.

PAYABLE FOR	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years
Amount of Each Annual Instalment	$ 508 60	$ 344 86	$ 263 05	$ 213 99	$ 181 32	$ 158 01
Total Amount that will be paid	$1017 20	$1034 58	$1052 20	$1069 95	$1087 92	$1106 07

PAYABLE FOR	8 Years	9 Years	10 Years	15 Years	20 Years	25 Years
Amount of Each Annual Instalment	$ 140 56	$ 127 00	$ 116 18	$ 83 89	$ 67 98	$ 58 62
Total Amount that will be paid	$1124 43	$1143 00	$1161 80	$1258 35	$1359 60	$1463 50

ILLUSTRATION.—If the proceeds of the policy be $1,000 and the number of instalments desired is 20, the amount payable would be as follows:

HOW PAYABLE	Multiply Annual Instalment by	Amount of Each Instalment	Number of Such Instalments	Total Amount that will be Paid
Annually	.....	$67 98	20	$1359 60
Semi-annually	.50437	34 29	40	1371 60
Quarterly	.25328	17 22	80	1377 60
Monthly	.084786	5 76	240	1382 40

OPTION C.—Equal annual instalments, continuous during the life of the person or persons entitled to receive the first thereof, each of an amount (for each $1,000 of said proceeds), as shown in the accompanying table No. II, corresponding to the number of stipulated instalments selected and to the age of the beneficiary (last birthday) at the date of the death of the insured. If the said beneficiary, having received one or more of such stipulated instalments, shall decease before the payment of all the stipulated instalments, the remainder of said stipulated instalments, and no more, will be paid as they fall due to the contingent beneficiary or beneficiaries, if any be named. If there are two or more beneficiaries entitled to share in the first of such instalments, the said proceeds will be divided in proportion to the interests of the several beneficiaries, and in determining the amount of the annual instalment to be paid to each beneficiary, the share of each will be considered as the proceeds of a separate policy. If the insured has revoked, by written notice filed with the Company, the stipulation that instalment payments shall not be commuted, should the beneficiary or beneficiaries commute the instalments certain under Option "C," subsequent payments under this option will in no wise be affected by such commutation. Each instalment, after the first, will be increased by such excess interest as may be allotted by the Company.

OPTION D.—The proceeds of this policy, or any part thereof, but not less than $1,000, may be left with the Company, and the Company will pay interest thereon annually at such rate, not less than three and one-half per cent. per annum, as may be determined annually in advance by the Company; but no interest will be paid.

for any period less than three months, nor until the proceeds shall have been left with the Company at least one year. The amount so left may be withdrawn at any time.

TABLE NO II
CONTINUOUS INSTALMENTS.

Amount of each annual instalment for each $1,000 of insurance payable for the number of years stated, CERTAIN and for the life of the beneficiary should she live beyond such period.

Age of Beneficiary at Death of Insured	For 10 Years Certain	For 15 Years Certain	For 20 Years Certain	Age of Beneficiary at Death of Insured	For 10 Years Certain	For 15 Years Certain	For 20 Years Certain
10	$44 46	$43 89	$43 24	38	$54 68	$53 49	$52 03
11	44 64	44 06	43 40	39	55 36	54 13	52 57
12	44 82	44 20	43 57	40	56 13	54 79	53 13
13	45 02	44 43	43 75	41	56 91	55 49	53 71
14	45 22	44 63	43 94	42	57 74	56 22	54 31
15	45 44	44 83	44 14	43	58 62	56 98	54 93
16	45 66	45 05	44 35	44	59 54	57 78	55 56
17	45 90	45 27	44 55	45	60 52	58 61	56 20
18	46 14	45 51	44 77	46	61 55	59 47	56 86
19	46 40	45 75	45 00	47	62 63	60 37	57 53
20	46 67	46 01	45 24	48	63 77	61 30	58 21
21	46 95	46 28	45 50	49	64 98	62 26	58 89
22	47 25	46 56	45 76	50	66 24	63 25	59 57
23	47 56	46 86	46 04	51	67 56	64 27	60 25
24	47 89	47 17	46 33	52	68 95	65 31	60 91
25	48 23	47 49	46 64	53	70 41	66 37	61 57
26	48 59	47 83	46 95	54	71 93	67 45	62 21
27	48 96	48 19	47 28	55	73 52	68 55	62 83
28	49 36	48 56	47 62	56	75 17	69 65	63 43
29	49 78	48 96	47 98	57	76 88	70 74	63 99
30	50 22	49 37	48 36	58	78 66	71 84	64 53
31	50 68	49 80	48 76	59	80 49	72 93	65 04
32	51 16	50 25	49 17	60	82 37	73 99	65 50
33	51 68	50 73	49 60	61	84 30	75 02	65 92
34	52 21	51 23	50 05	62	86 27	76 02	66 31
35	52 78	51 76	50 51	63	88 27	76 98	66 65
36	53 38	52 31	51 00	64	90 29	77 90	66 94
37	54 01	52 88	51 50	65	92 32	78 76	67 20

ILLUSTRATION.—If the proceeds of the policy be $1,000 and 20 instalments certain are selected, and the age of the beneficiary at the death of the insured be 60 years, the amount payable would be as follows:

HOW PAYABLE	Multiply Annual Instalment by	Amount of Each Instalment	Number of Instalments Certain	Total Amount that will be Paid Certain
Annually.....	.....	$65 50	20	$1310 00
Semi-annually.....	.50437	33 04	40	1321 60
Quarterly	.25828	16 59	80	1327 20
Monthly.....	.084786	5 55	240	1332 00

APPLICATION.

I HEREBY AGREE that this application (Parts I and II) and the policy, when issued, including the copy of this application annexed thereto or endorsed thereon, shall constitute the entire contract between the parties hereto.

MEDICAL EXAMINER'S FORM.

I HEREBY CERTIFY that I have read all statements and answers in this application (Parts I and II), and agree, on behalf of myself and of any person who shall have or claim any interest in any contract issued hereunder: That no material circumstance or information has been withheld or omitted touching my past and present state of health and habits of life, and that said statements and answers, together with this declaration, are complete and true and shall be the basis of the policy hereby applied for and are offered to the Company as an inducement therefor; that the policy hereby applied for shall not take effect unless and until it shall have been issued and delivered to me and the premium thereon paid to the Company, or its authorized agent, during my lifetime and good health, except as provided by the terms of the "Receipt for Advance Payment of Premium," detached from Part I hereof.

To be attached to and form a part of Policy No. *99999*, issued on the life of *Andrew Jackson*.

PERMIT TO ENGAGE IN MILITARY OR NAVAL SERVICE IN TIME OF WAR.

In accordance with the provisions of the above numbered policy, permission is hereby granted to the insured thereunder to engage in Military or Naval Service for the United States of America in time of war, except Aviation Service, and said policy shall remain in full force and effect, except as to Disability Benefits (if any),—PROVIDED, the insured thereunder shall pay such extra premiums as the Company may determine—the pro rata part of the first extra premium for the balance of the current policy contract year to be paid within thirty-one days after notice of the amount thereof shall have been mailed by the Company to the last known address of the insured, and succeeding extra premiums during the continuance of such service shall be paid in such amounts as the Company may in future determine and at the times when the regular premiums under the policy contract shall be payable, all provided said policy shall be continued in force, as otherwise provided by its terms.

Should it be found, when the war is over, that such extra premiums charged more than cover the excess mortality and additional expense of handling war risks, such excess will be refunded to the policyholder or beneficiary.

If the insured shall comply with all the terms of said policy contract, except shall fail to comply with the provisions of this Permit, and shall die, while enrolled for any Military or Naval Service in time of war, or within six months from the termination thereof, as a direct or indirect result of having been enrolled for such service, the liability of the Company under said policy shall be limited to the then Terminal Reserve maintained thereon, EXCEPT that in the event such death should occur during the first insurance year, the amount payable shall be a sum equal to the unearned premium for the unexpired term for which the premium has been paid.

This Permit is granted by the Company and accepted by the insured with the express understanding and agreement that all provisions as to Disability Benefits contained in said policy (if any), shall be regarded as automatically cancelled and void during the continuance of this Permit, and that no such Benefits shall subsequently be allowed for any disability resulting directly or indirectly from any service undertaken pursuant hereto.

IN WITNESS WHEREOF, THE VOLUNTEER STATE LIFE INSURANCE COMPANY has, at the request of the insured, caused this supplement to the above numbered policy to be executed in Chattanooga, Tennessee, this *1st* day of *June*, 1917.

W. C. STACY, *Secretary.* Z. C. PATTEN, *President.*

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY WITH DISABILITY PROVISION.

No. 99999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $364.00.

WEST COAST-SAN FRANCISCO LIFE INSURANCE COMPANY.
SAN FRANCISCO, CALIFORNIA.

AGREES TO PAY *Ten Thousand* Dollars at the Home Office of the Company, in San Francisco, California, as follows:

To *Alice Doe, wife,* the beneficiary of the insured, immediately upon receipt of due proofs of the death of the insured, during the continuance of this policy, with right on the part of the insured to change the beneficiary.

The insured, *John Doe,* of *San Francisco,* State of *California.*

TOTAL AND PERMANENT DISABILITY.

If the insured become totally and permanently disabled, as hereinafter defined, prior to the attainment of the age of sixty years, while this policy is in full force and effect, the Company agrees, without further payment of premiums, to pay monthly to the insured while living, as an advance, instalments for one hundred months, each of such instalments to be 1% of the amount otherwise payable under this policy on the death of the insured, the first of such advance payments to be made immediately following the receipt by the Company of satisfactory proofs of such total and permanent disability. The total amount of monthly advance payments that may be made hereunder shall be deducted from the total amount otherwise due under this policy on the death of the insured; all subject, however, to the conditions hereinafter set out, to-wit:

1. That payment of this benefit shall be in lieu of all other benefits and values under this policy.

2. That any unpaid portion of the premium for the then current policy year shall be deducted from the first instalment or instalments payable hereunder.

3. That immediately after the commencement of the Total and Permanent Disability full particulars thereof must be given in writing to the Company at its Home Office together with the then address of the insured, and within 120 days after the commencement of the total and permanent disability, there must be given the Company at its Home Office satisfactory proof of total and permanent disability, and annually thereafter similar proofs must be given, if required by the Company, of the continuance of the total and permanent disability.

4. That any medical adviser of the Company shall be allowed to examine the person of the insured in respect to any alleged total and permanent disability, in the manner and at all times that such medical adviser may require.

5. That no suit on account of alleged total and permanent disability shall be maintainable if commenced before the expiration of six months from the date of the commencement of the total and permanent disability.

6. That no claim on account of total and permanent disability shall be valid or enforceable if there is a failure to comply with any of the foregoing provisions.

7. That the total and permanent disability referred to above must be total and permanent and such that there is neither then nor at any time thereafter any work, occupation or profession that

the insured can ever sufficiently do or follow to earn or obtain wages, compensation or profit and must not result directly or indirectly, in whole or in part, from any form of insanity or from disease complicated with insanity. The irrecoverable loss of the entire sight of both eyes or the amputation of both entire hands at or above the wrist, or the amputation of both entire feet at or above the ankle, or the amputation of one entire hand at or above the wrist and one entire foot at or above the ankle shall also be deemed to constitute total and permanent disability.

8. Should the insured before attaining the age of sixty years desire to cancel this total and permanent disability insurance the Company will cancel same and guarantees to reduce the premium thereafter fifty cents per annum per thousand dollars of insurance.

This insurance is granted in consideration of the application herefor and of the payment of *Three Hundred Sixty-four and no-100* Dollars on *June 1st, 1917*, as the premium for one year's term insurance and of the payment of a like sum on or before the anniversary of the same date in every year during the continuance of this policy until premiums for twenty full years shall have been paid hereon. The benefits and provisions on the succeeding pages of this policy are made a part hereof.

In Witness Whereof, THE WEST COAST-SAN FRANCISCO LIFE INSURANCE COMPANY has caused this policy to be executed at the City of San Francisco, as of the *First* day of *June, 1917*.

GORDON THOMPSON, *Secretary*. C. O. G. MILLER, *President*.

BENEFITS AND PROVISIONS.

All premiums hereon are due and payable at the Home Office of the Company in the City of San Francisco, but may be paid to agents of the Company producing receipts signed by the President, a Vice-President, Secretary or Assistant Secretary and countersigned by such agents. The annual premium hereon may be paid in semi-annual or quarterly instalments at the premium rates in use by the Company at the date hereof, covering one-half year or one-quarter year, for which said instalment is paid, but no longer. In case of the death of the insured, any premium or instalment of premium falling due during the current policy year shall be deducted from the payment hereunder. This policy shall lapse if any premium is not paid as herein provided and no right hereunder shall exist except as herein expressly provided. Thirty-one days' grace without interest shall be allowed in payment of any premium after this policy has been in force one year. Non-forfeiture values granted herein are equivalent one to the other.

DIVIDENDS.—After three years from the date of this policy, upon payment of the fourth year's premium, and upon payment of accruing year's premium thereafter, it shall share annually in the surplus earnings apportioned by the Company. Each dividend so apportioned may be used in reduction of the premium then payable, but if not so used shall be converted into a non-participating paid-up addition to the policy.

RESERVE BASIS.—The reserve basis used in computing the premiums and values under this policy is the American Experience Table of Mortality with interest at three and one-half per cent and any value which may be given under the policy, including those tabulated herein, shall be at least the equivalent of the entire net reserve of this policy, less a surrender charge of not more than the amount allowed by the laws of the State in which this policy shall be delivered.

REINSTATEMENT.—Should this policy lapse for the non-payment of any premium, it may be revived at any time by the insured furnishing evidence of insurability satisfactory to the Company, and the payment of all premiums and other indebtedness in arrears hereon, with interest at the rate of six per cent. per annum.

CHANGE OF BENEFICIARY.—When the right to change the beneficiary has been reserved, or in case of the death of any beneficiary, the insured, if there be no existing assignment of the policy made as herein provided, may, while the policy is in force, designate a new beneficiary by filing written notice thereof at the Home Office of the Company accompanied by the policy for suitable endorsement thereon. Such change shall take effect when endorsed on the policy by the Company and not before. If any beneficiary shall die before the insured, the interest of such beneficiary shall vest in the insured. The insured may, without the consent of the beneficiary, except in the case of a permanent beneficiary, receive every benefit, exercise every right and enjoy every privilege conferred upon the insured by this policy.

INCONTESTABILITY.—This policy shall be incontestable after one year from date of issue except for non-payment of premium, and except for non-compliance with the provisions herein regarding military, naval or aerial service.

ASSIGNMENT.—This policy may be assigned, provided application for such assignment be made upon the Company's forms in duplicate and both copies sent to the Home Office, where one will be filed and the other returned to the insured. The Company will assume no responsibility for the validity of any assignment.

AUTOMATIC EXTENDED INSURANCE.—At any time after three full years premiums have been paid hereon, if this policy shall cease and become void by the non payment of any premium when due, the Company will, without any action on the part of the insured, extend the insurance provided herein for its face amount, as Non Participating Term Insurance, for the period shown in the table endorsed hereon, provided, however, that any indebtedness to the Company under this policy shall be deducted from the cash value and the remainder used as a basis of a new computation of extended insurance.

CASH VALUE AND PAID-UP INSURANCE.—In lieu of said Automatic Extended Insurance, the insured, upon written application and satisfactory release and surrender of this policy within two months, may procure either the Cash Value or Paid up Non Participating Insurance as similarly stated in the table endorsed hereon.

LOANS.—After three years' premiums have been paid hereon, the insured, on the sole security of this policy properly assigned, may borrow at the interest rate of six per cent per annum an amount not exceeding the Loan Value shown in the table endorsed hereon. Interest to the next anniversary of the policy being payable in advance. If interest is not paid when due, it shall be added to the existing loan and bear interest at the same rate. Except in case of a loan for the purpose of paying premiums then due the Company, payment of Cash or Loan Values may be deferred for ninety days after the application therefor.

INDEBTEDNESS.—Any indebtedness to the Company on this policy shall be deducted upon settlement of any claim hereunder. If there be any such indebtedness, the Cash and Loan Values shall be diminished thereby, and the Paid-up Insurance shall be proportioned to the Cash Value so diminished.

POLICY THE ENTIRE CONTRACT.—This policy together with the application, a copy of which is attached hereto, contains the entire contract between the parties hereto, and all statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the policy or be used as a defense to a claim thereunder, unless it be contained

in the application for the policy. Only the President, Vice-President, Secretary or Actuary (and they only in writing signed by them), have power in behalf of the Company to issue permits, or make or modify this or any contract, or to extend the time for making any premium payment, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any person other than the above-named officers, and by them only in writing and signed as stated.

MILITARY, NAVAL OR AERIAL SERVICE.—Military, naval or aerial service in time of war is not a risk assumed under this policy. If the insured shall enter or be engaged in military, naval or aerial service (except in time of peace) without a written permit therefor issued by the Company and payment of the extra premium, if any, required by the Company, the only liability under this policy in the event of death while engaged in or as a result of such service shall be for the net reserve held against it, calculated according to the American Experience Mortality Table, and interest at the rate of three and one-half per cent per annum. In the event of the insured's engaging in military, naval or aerial service in time of war, or if as a civilian should engage in any allied occupation involving association with military, naval or aerial maneuvers in time of war, no disability benefits shall thereafter accrue thereunder and the policy premium shall be thereafter reduced by the amount charged for such disability benefits.

PROOFS OF DEATH AND ADMISSION OF AGE.—Proofs of death of the insured shall be made on forms prescribed by the Company. Excepting only in such states where a longer period is prescribed for the commencement of suits under policies delivered in said states, no suit under this policy shall be sustainable unless commenced within two (2) years from the date of the death of the insured.

The Company will admit the age of the insured upon satisfactory proof; failing such proof, if the age shall have been misstated, the amount payable hereunder shall be the amount of insurance which the premium paid would have purchased at the correct age of the insured.

SCHEDULE OF POLICY VALUES.—Age 35. Amount of Policy, $10,000. Form—20 Payment Life.

Number of Years Paid	Cash or Loan Value	Paid-Up Insurance	Extended Insurance Yrs.	Extended Insurance Dys.	Number of Years Paid	Cash or Loan Value	Paid-Up Insurance	Extended Insurance Yrs.	Extended Insurance Dys.
3	$ 350	$ 890	3	361	12	$2790	$5860	21	298
4	590	1470	6	277	13	3110	6390	22	311
5	860	2100	9	283	14	3430	6890	23	277
6	1130	2700	12	179	15	3770	7420	24	264
7	1380	3220	14	221	16	4120	7920	25	270
8	1650	3780	16	201	17	4490	8460	26	352
9	1920	4300	18	55	18	4860	8950	28	142
10	2220	4820	19	196	19	5250	9480	30	196
11	2490	5340	20	273	20	5660	10000	Fully Paid	

Values available after the twentieth policy year will be based upon the full legal reserve of this policy. The amount of any such value will be stated upon application to the Home Office of the Company.

GUARANTEED INSTALLMENT OPTIONS.—The amount insured under this policy is payable in one sum, but if the amount payable be not less than $1,000 it may be made payable instead in equal annual instalments from two to twenty-five, or in a first large instalment followed by subsequent annual instalments of smaller equal amounts or may be made payable to the Beneficiary, if such Beneficiary be one natural person, in equal annual instalments, to con-

tinue for twenty years and so long thereafter as the Beneficiary may live.

The amount of each instalment shall be based upon the amount insured under this policy, and shall be determined from the following tables:

INSTALMENTS—FROM TWO TO TWENTY-FIVE

Number of Instalments	2	3	4	5	6	7	8	9	10	11	12	13
Amount of each Instal-m'nt per $1000	$509	$345	$263	$214	$181	$158	$141	$127	$116	$107	$100	$94
Number of Instalments	14	15	16	17	18	19	20	21	22	23	24	25
Amount of each Instal-m'nt per $1000	$88	$84	$80	$76	$73	$70	$68	$66	$64	$62	$60	$59

INSTALMENTS—SPECIAL PLAN

Amount of each Inst'lm'nt per $1000	First $200	Number of Instalments after first	9	14	19	24
		Amount of each Instalment after first	$105	$73	$58	$50

INSTALMENTS—CONTINUOUS

Age last birthday of Beneficiary at death of Insured	16 and Und'r	17 to 21	22 to 24	25 to 27	28 to 30	31 and 32	33 and 34	35 and 36	37 and 38	39 and 40	41 and 42	43
Amount of each Instalment per $1000	$44	$45	$46	$47	$48	$49	$50	$51	$52	$53	$54	$55
Age last birthday of Beneficiary at death of Insured	44 and 45	46	47 and 48	49	50 and 51	52	53 and 54	55 and 56	57	58 and 59	60 and ov'r	
Amount of each Instalment per $1000	$56	$57	$58	$59	$60	$61	$62	$63	$64	$65	$66	

GUARANTEED OPTION—CHANGE OF PLAN.—This policy may, at the option of the insured, at any anniversary of its date of issue, and without medical re-examination, be exchanged for any other form of policy issued by the Company, provided the amount of insurance under such policy shall not be greater or the rate of premium less per $1,000 of insurance than under this policy, and provided application for such change be made in writing to the Company, and the first premium on the new policy be paid while this policy is in force. Such change may be effected in one of the following methods, to-wit:

First. The Company will issue a new policy, to date concurrently with the date of exchange, in which case the entire net reserve value of this policy will be applied toward the payment of premiums on the new contract; or,

Second. The Company will issue a new policy, to date concurrently with the original issuance of this contract, upon payment by the insured of the difference between the annual premiums on the two policies, with interest thereon compounded at six per cent per annum from the beginning of the policy.

GUARANTEED ANNUITY OPTIONS.—If this policy shall have been maintained in full force and all premiums as they fall due hereunder paid in full, and there be no existing indebtedness under the

policy, the Company guarantees on surrender of this policy; (1) At the end of 20 years from the date hereof, or (2) on attainment of age 65, to issue to the insured, in lieu of all other benefits hereunder, an annuity bond guaranteeing for life the following annuities, first payments payable respectively on the dates specified:

1. $479.60 annually or $234.80 semi-annually. First payment April 21st, 1937.

Or 2. $795.10 annually or $386.40 semi-annually. First payment March 20th, 1947.

NOTICE—In the event of death, notice should be given immediately to the Company at San Francisco, California.

It is not necessary for the insured or the beneficiary to employ any person to collect any benefit provided in this contract. Time and expense will be saved by writing direct to the Company.

NOTICE—The insured is requested to read carefully the copy of his application hereto attached, and to notify the Company by a letter addressed to its Home Office of any mistake or erroneous statement therein contained.

APPLICATION.

Do you agree (1) that only the officers of the Company, at its Home Office, can accept or reject this or any application? (2) That no knowledge of any person and no statement made or given by or to any person shall bind the Company or in any manner affect its rights unless such knowledge and statement are set forth in writing in this application? (3) That, provided the first premium shall have been paid at the time this application is signed, insurance under the policy issued hereunder shall take effect when this application has been approved by the Company at its Home Office; and in case such premium is not paid at the date of signing the application that the Policy issued hereunder shall not become effective until the first premium shall have been paid and accepted by the Company, or its authorized agent, and such policy delivered to and accepted by you during your continued good health. (4) That unless written permission is first expressly granted by the Company no policy shall be valid if during the first year following its date you engage in any of the following extra hazardous occupations or employments: submarine labor, aeronautic ascensions, manufacture or handling of any highly explosive substance. (5) That, if during the first year following the date of said policy you commit suicide, sane or insane, or die in consequence of your own unlawful act, the only liability under said policy shall be for a fixed sum equivalent to five per cent of the principal sum of said policy. (6) That, irrespective of any other provision or provisions of this application, for the first annual premium paid, the protection shall be for the term ending at 12 o'clock noon, San Francisco time, of the first anniversary of the date of the policy, whether a full year shall have expired from the date protection began under the policy or not.

20 PAYMENT LIFE GUARANTEED INCREASING ANNUAL REDUCTION OF PREMIUM POLICY (NON-PARTICIPATING) WITH TOTAL DISABILITY AND DOUBLE INSURANCE BENEFITS.

No. 99999. AGE 35.
AMOUNT $10,000. ANNUAL PREMIUM, $394.90.

Incorporated under the laws of California.

WESTERN STATES LIFE INSURANCE COMPANY

(Hereinafter known as the Company)

Agrees to Pay *Ten Thousand* Dollars, (the face of this Policy) at the Home Office of the Company, in San Francisco, California, as follows:

The Beneficiary To *Mary Doe, wife of the Insured* (with *the* right of revocation reserved in the Insured), immediately upon receipt of due proof of the death of the Insured during the continuance of this Policy.

The Insured *John Doe,* of *San Francisco,* County of *San Francisco,* State of *California.*

DISABILITY BENEFIT.—Subject to all the terms and conditions contained in the last section on page 2 hereof, entitled "Disability Benefit," the Company agrees to pay to the Insured

OPTION A.—*Five Hundred* Dollars per annum during his lifetime, if he shall become wholly and permanently disabled before the policy anniversary nearest his sixtieth birthday, and in addition, upon receipt of due proof of the death of the Insured, to pay to the Beneficiary the face amount of this policy; or to pay to the Insured

OPTION B.—*One Thousand* Dollars per annum during his lifetime, if he shall become wholly and permanently disabled as above, and upon receipt of due proof of the death of the Insured, before the face amount has been paid in instalments, to pay to the Beneficiary in one sum the difference between the face of the Policy and the aggregate sum so paid the Insured.

STATE OF CALIFORNIA—INSURANCE DEPARTMENT.—This Policy is registered and the Reserve thereon is deposited as required by Section 634 of the Political Code of California.

San Francisco, Cal., *June 1st,* 1917.

.....
Insurance Commissioner.

This Policy is absolutely free from conditions or restrictions as to residence, occupation, travel or place of death from the date of its issue (military, naval, or allied service in time of war excepted).

GUARANTEED VALUES AND BENEFITS UNDER THIS POLICY.

GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty-one days, without interest, during which the policy shall remain in full force, will be allowed for the payment of any premium after the first. In case of death during the grace period, any unpaid portion of the then current policy year's premium shall be deducted from the amount payable hereunder.

AUTOMATIC EXTENDED INSURANCE.—After two years' premiums shall have been paid hereon, if any premium be not paid on or before the date when due, and if there be no indebtedness hereon, the full amount of insurance hereunder, without any action on the part of the Insured, will be automatically extended from said date as term insurance, during the term, including the period of grace, specified in column three of the table shown below. Such term insurance shall be without the disability benefit.

LOANS.—At any time after two full years' premiums shall have been paid hereon, and while this policy is in force, the Company will advance, on the execution of a proper loan agreement by the Insured and by the beneficiary or assignees, if any, under this policy, and on the sole security thereof, an amount which, with interest thereon to the end of the current policy year, shall be equal to, or at the option of the owner less than, the cash value at the end of said year, as shown in column one of the table of values given below on this page; the amount of such advance shall be reduced by any existing loan hereon with accrued interest and by any unpaid portion of the premium due or to become due during the said policy year and by interest on the said loan to the end of the said year. Interest on the loan will be at the rate of five per cent. per annum, payable in advance at the beginning of each policy year, and this interest, if not paid annually, shall be added to the existing loan and shall bear interest at the same rate. Failure to pay any such advance or to pay interest shall not avoid this policy unless the total indebtedness hereon to the Company shall equal or exceed the cash value at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the Insured or of the assignee of record, if any, at the Home Office of the Company. The Company reserves the right to defer any loan other than to pay premiums on policies in the Company, for a period not exceeding sixty days after application for such loan.

PAID-UP INSURANCE.—In lieu of the automatic extended insurance, upon written request therefor by the Insured within six months from said due date, and if there be no indebtedness hereon, the Company will endorse on the policy the amount of paid-up life insurance, if any, specified in column two of the table shown below on this page. Such paid-up insurance shall be without the disability benefit.

CASH VALUE.—Upon written request of the Insured and upon the legal surrender of this policy to the Company within sixty days after default in the payment of any premium, and if there be no indebtedness hereon, the Company will pay the cash value, if any, specified in column one of the table shown below on this page, which is the net value of the extended term insurance or paid-up insurance stated above and which shall not be less, at the time the same becomes available, than the reserve on the policy at the end of the year for which premiums are paid less a sum not greater than one per cent. of the amount insured under this policy. The Company reserves the right to defer the payment of any cash value for a period not exceeding sixty days after application for such cash value.

If there shall be an indebtedness to the Company hereon and if any premium shall not be paid on or before the date when due, the full amount of insurance hereunder, less such indebtedness, will be automatically extended from said due date as term insurance

for such a period as the cash value of this policy, less such indebtedness, will purchase as a net single premium at the then attained age of the Insured, according to the American Experience Table of Mortality, with three and one-half per cent. interest; or in lieu of such automatic term insurance, upon written request therefor by the Insured within six months from said due date, the Company will endorse on the policy the amount of paid-up life insurance which the excess of the cash value of this policy over such indebtedness will purchase at the then attained age of the Insured on the mortality and interest basis heretofore designated, or will pay said excess in cash.

TABLE OF GUARANTEED VALUES.

(If coupons are used to reduce premiums.)

End of Policy Year	Cash or Loan Values (Column 1)	Paid-up Insurance Values (Column 2)	Automatic Term Insurance for $10,000 (Column 3)		End of Policy Year	Cash or Loan Values (Column 1)	Paid-up Insurance Values (Column 2)	Automatic Term Insurance for $10,000 (Column 3)	
			Years	Months				Years	Months
2	$ 190	$ 480	2	1	12	$2890	$6070	22	6
3	420	1070	4	9	13	3200	6580	23	5
4	670	1660	7	8	14	3520	7080	24	4
5	920	2240	10	5	15	3850	7580	25	3
6	1180	2810	13	0	16	4190	8070	26	3
7	1450	3380	15	3	17	4540	8550	27	4
8	1720	3940	17	2	18	4900	9040	28	9
9	2000	4490	18	10	19	5280	9520	30	10
10	2300	5040	20	3	20	5660	10000	Paid-up	
11	2590	5560	21	5					

The above values are computed on the assumption that all coupon amounts have been used to reduce the premiums or drawn in cash.

The payment of any semi-annual or quarterly instalment of an annual premium hereon will proportionately increase the values shown above. Values for any subsequent years not shown above will be based on the full reserve of this policy, and will be furnished on request of the Insured.

ANNUITY OPTIONS.—(1) At the end of twenty years from date hereof, or, (2) on the anniversary nearest the age of 65 of the Insured, if this policy be then in force for the face amount of insurance hereunder, and the extended insurance provision herein shall not have become operative, and no indebtedness to the Company on account of this policy shall exist, an annuity policy, in lieu of all other benefits hereunder, will be issued by the Company on surrender of this policy, guaranteeing an income payable annually to the insured during his or her life, of the amounts stated below, the first payment thereof to be made on the following dates:

(1) $470.00; on the First day of June, 1938.

or (2) $830.00; on the First day of June, 1948.

No fractional part of any annuity payment hereunder shall be payable on the death of the Insured.

REINSTATEMENT PRIVILEGE.—At any time after default in payment of any premium hereon, this policy, if not previously surrendered for cash, may be reinstated upon production of evidence of insurability satisfactory to the Company, and upon the payment of all arrears of premiums and the payment or reinstatement of any indebtedness to the Company hereon at the date of default, with compound interest on such premiums and indebtedness at the rate of five per cent per annum.

DISABILITY BENEFIT.—1. After one full annual premium shall have been paid hereon and before default in payment of any subsequent premium, if satisfactory proof shall be furnished to the Company that the Insured, before the policy anniversary nearest

his sixtieth birthday, has become wholly and incurably disabled by bodily injuries or disease, not due to any cause or condition existing at the time of delivery of this policy, so that he is and will be permanently and continuously prevented thereby, for life, from engaging in any occupation whatsoever for remuneration or profit, and that such disability has existed for not less than sixty days prior to the furnishing of such proof (the permanent loss of the sight of both eyes or the severance of both hands or of both feet or of one entire hand and one entire foot, to be considered a total and permanent disability, without prejudice to other causes of disability), the Company will thereupon, by endorsement on this policy, waive payment of the premiums which may thereafter become due hereunder during the continuance of such disability, and the policy shall be continued in force in all respects, except as hereinafter provided, as though such premiums were being paid in cash; from the time when such waiver becomes effective, all coupons attached hereto which bear date subsequent to the due date of the last full annual premium paid hereon, shall be automatically cancelled, and such coupons shall be surrendered by the Insured to the Company.

2. Six months after the approval by it of the proof of the said disability, the Company will, with the written assent of all the parties in interest, pay to the Insured, if he shall be then wholly disabled, as defined above,

Option A: One-twentieth of the face amount of the policy, and a like sum annually thereafter on the anniversary of the first payment during the continuance of such disability, until the maturity of the policy by the death of the Insured; any outstanding indebtedness hereon will be allowed to remain against the policy until the death of the Insured, but interest on such indebtedness shall be paid to the Company or deducted from the disability payments. Or the Company will, subject to all the conditions heretofore stated, pay to the Insured

Option B: One-tenth of the face amount of the policy and a like sum annually thereafter on the anniversary of the first payment during the continuance of such disability, until the face of the policy has been paid. After the face amount has been paid in instalments, the Company will continue to pay a sum equal to one-tenth of the face amount annually during the remainder of the lifetime and the continuance of said disability of the Insured. If the policy matures by death before the face amount shall have been paid in instalments, the balance of the face amount shall then be payable in one sum, less any then existing indebtedness. Each instalment payment shall reduce to that extent the face of the policy. If there shall be any indebtedness hereon, the Company will deduct, from each instalment payable hereunder, an amount equal to one-tenth of such indebtedness, together with one year's interest in advance on the indebtedness remaining after each such instalment payment, at the rate of five per cent. per annum, until the entire indebtedness hereon shall have been paid.

Any additional insurance purchased with coupons available, prior to the date of total disability, shall be payable in accordance with the terms of Coupon Option V, on page 3, of this policy, but such insurance shall not increase the amount of the disability payments hereunder. In consideration of the disability benefits payable hereunder, no Loan and Cash Surrender Values, nor Annuity Benefits, shall be available, after the inception of and during the continuance of such disability. The policy must be returned to the Company for endorsement thereon of each disability payment. Any annual premium falling due on or after the anniversary of said policy nearest to the sixtieth birthday of the Insured, shall be reduced by the sum of $9.00. The disability benefits granted hereunder are subject to the conditions of Section 8 of the paragraph on page 3 hereof entitled "General Provisions," and shall at no time apply to more than the face amount insured hereunder.

The Company may, at any time and from time to time, but not oftener than once a year, demand due proof of such continued disability, and upon failure to furnish such proof, or if it appears that the Insured is no longer wholly disabled as aforesaid, no further premiums shall be waived nor disability payments made. In the event of such recovery of the Insured, the amount insured under this policy shall be reduced by the total amount of any disability payments made hereunder and the premiums thereafter falling due and all benefits under the policy, shall be reduced to correspond with the reduced sum insured.

TO THE BENEFICIARY.—In case of death of the insured, take this policy, together with all receipts and other papers connected with it, to your banker. Cut out this Sight Draft, sign it and fill in the name of the bank on the face and in accordance with the terms of the draft, you can get $100 of this insurance without even the short delay incident to formal and final proof of claim.

Subject to the conditions printed herein this Draft will be paid at the Company's Home Office in San Francisco, Cal.

WARREN R. PORTER, *President*

D. A. DICKIE, *Secretary*

Dated at _____ *State of* _____

This _____ *Day of* _____ *19*___

At Sight, Pay to the order of _____
NAME OF BANK

Which said Bank, by its endorsement hereon does thereby certify to and guarantee The Fact of the Death of _____

_____

the Insured under Policy No. _____

ISSUED BY

Western States Life Insurance Company

SAN FRANCISCO, CALIFORNIA

ONE HUNDRED ———— NO/100 DOLLARS $100.00

SUBJECT TO THE FOLLOWING CONDITIONS WHICH ARE HEREBY MUTUALLY AGREED TO

Provided the said policy shall be in force at the time of the death of the insured; that the sum so paid shall be deducted by the drawee from the first benefit accruing under said policy; that the payment of this draft shall not be construed as an admission of liability by the drawee and shall in no way prejudice its right to resist further payments, nor the right of the drawer to enforce his further claims, and that the obligation of the drawee to pay this draft shall be subject to any existing assignment of said policy, unless the assignee (or assignees) shall by his (or their) indorsement hereon signify his (or their) waiver of such assignment to the extent of the amount hereof. The signature and identity of BENEFICIARY drawing this draft are guaranteed by the payee bank.

TO Western States Life Insurance Company San Francisco, California

_____
BENEFICIARY SIGN HERE

No. 19. $98.80.

On or at any time after *June 1,* 1936, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Ninety-Eight and 80/100* Dollars. Payable at its Home Office.

WARREN R. PORTER, President.

D. A. DICKIE, Secretary.

No. 18. *$96.70.*

On or at any time after *June 1,* 1935, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Ninety-Six and 70/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.
D. A. DICKIE, Secretary.

No. 17. *$94.50*

On or at any time after *June 1,* 1934, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Ninety-Four and 50/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.
D. A. DICKIE, Secretary.

No. 16. *$92.30.*

On or at any time after *June 1,* 1933, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Ninety-Two and 30/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.
D. A. DICKIE, Secretary.

No. 15. *$90.10.*

On or at any time after *June 1,* 1932, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Ninety and 10/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.
D. A. DICKIE, Secretary.

No. 14. *$87.90.*

On or at any time after *June 1,* 1931, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Eighty-Seven and 90/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.
D. A. DICKIE, Secretary.

No. 13. *$85.70.*

On or at any time after *June 1,* 1930, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Eighty-Five and 70/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.
D. A. DICKIE, Secretary.

No. 12. *$83.40.*

On or at any time after *June 1,* 1929, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Eighty-Three and 40/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.
D. A. DICKIE, Secretary.

No. 11. *$81.10.*

On or at any time after *June 1,* 1928, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Eighty-One and 10/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.
D. A. DICKIE, Secretary.

No. 10. $78.80.

On or at any time after *June 1, 1927*, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Seventy-Eight and 80/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.

D. A. DICKIE, Secretary.

No. 9. $76.50.

On or at any time after *June 1, 1926*, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Seventy-Six and 50/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.

D. A. DICKIE, Secretary.

No. 8. $74.20.

On or at any time after *June 1, 1925*, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Seventy-Four and 20/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.

D. A. DICKIE, Secretary.

No. 7. $71.90.

On or at any time after *June 1, 1924*, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Seventy-One and 90/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.

D. A. DICKIE, Secretary.

No. 6. $69.50.

On or at any time after *June 1, 1923*, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Sixty-Nine and 50/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.

D. A. DICKIE, Secretary.

No. 5. $67.20.

On or at any time after *June 1, 1922*, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Sixty-Seven and 20/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.

D. A. DICKIE, Secretary.

No. 4. $64.80.

On or at any time after *June 1, 1921*, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Sixty-Four and 80/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.

D. A. DICKIE, Secretary.

No. 3. $62.40.

On or at any time after *June 1, 1920*, Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Sixty-Two and 40/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.

D. A. DICKIE, Secretary.

No. 2. *$59.90.*

On or at any time after *June 1, 1919,* Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Fifty-Nine and 90/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.

D. A. DICKIE, Secretary.

No. 1. *$57.50.*

On or at any time after *June 1, 1918,* Western States Life Insurance Company of San Francisco, California, will pay under Policy No. *99999* according to the terms of the same, provided all premiums due on said policy to and including said date shall have been paid, *Fifty-Seven and 50/100* Dollars. Payable at its Home Office. WARREN R. PORTER, President.

D. A. DICKIE, Secretary.

GUARANTEED COUPON OPTIONS.

OPTION I. Beginning with the second year, each annual premium payable hereon may be reduced by the amount shown on the coupon, attached hereto, which bears the date on which said annual premium shall become due.

OPTION II. If the premium for the year commencing on the date of any coupon remaining attached hereto shall have been paid in full in cash without use of the said coupon, the amount shown thereon shall be placed to the credit of the policy, and interest thereon, compounded annually at the rate of three and one-half per cent, shall also be credited from the same date; any part of the amounts so credited may be withdrawn by the Insured at any time on surrender to the Company of the coupons representing such credits, and interest on the amount so withdrawn shall then cease. Any balance remaining to the credit of the policy under this option shall be paid in cash by the Company to the Insured or the beneficiary in any settlement thereunder.

OPTION III. If all premiums due hereon shall have been paid in full in cash, and all of the amounts credited as in Option II shall have remained with the Company, the Insured shall have the option, at the end of *fifteen* years from the date of the policy, of then surrendering to the Company the accumulated amount of the coupon and interest credits and the coupons representing the same, whereupon this policy shall become fully paid up for the face amount of insurance hereunder, and endorsement to that effect shall be made by the Company on the policy on presentation at its Home Office.

OPTION IV. If all premiums due hereon shall have been paid in full in cash and all of the amounts credited as in Option II shall have remained with the Company at compound interest during *thirty-one* years from the date of this policy, and no coupons shall have been detached therefrom, said policy may mature as an endowment at the end of that period, on written request of the Insured, and on surrender to the Company of the policy and coupons, together with all coupons and interest credits then existing, and the amount of said endowment shall not be less than the face amount of this policy, and shall be composed of the then full reserve hereon and of the said coupon and interest credits.

Any balance of coupon accumulations above the amount necessary at net single premium rates, calculated on the same basis as the premiums on this policy for the then attained age of the Insured, to make the policy paid up, or to mature it as an endowment for the face amount thereof, under the provisions of the above options, shall be paid in cash to the Insured.

OPTION V. If the premium for the year commencing on the date of any coupon shall have been paid in full in cash without the

use of the said coupon, the amount shown thereon may, on the said date or within thirty-one days thereafter, on written request of the Insured and on surrender of the said coupon to the Company, be applied by the Company, as a single premium at the then attained age of the Insured and at the Company's rates in force at the issue of this policy, to purchase additional paid-up non-participating life insurance payable at the same time and in the same manner as the amount named in the policy. The cash surrender value of such additional insurance may be withdrawn by the owner thereof on any subsequent anniversary, or within sixty days thereafter, or may be used to increase the amount available as a loan under this policy. If this policy shall terminate according to the extended insurance provision specified on the second page hereof, the cash value of any outstanding additional insurance shall thereupon be paid to the owner thereof and all liability of the Company on account of this policy shall thereupon cease.

The above options refer only to those coupons which shall have been attached hereto at the time this policy was issued and to the provisions and amounts then appearing on the same.

The cash or loan and paid-up insurance values, increased under Option V, and the accumulated coupon amounts under Option II, are shown in the following table:

TABLE OF INCREASED GUARANTEED VALUES.

(If coupons are not used to reduce premiums.)

End of Policy Year	Total Insurance if Premiums are Paid (Option V)	Cash or Loan Values (Option V)	Paid-up Insurance Values (Option V)	Coupon Amounts with Interest (Option II)	End of Policy Year	Total Insurance if Premiums are Paid (Option V)	Cash or Loan Values (Option V)	Paid-up Insurance Values (Option V)	Coupon Amounts with Interest (Option II)
2	$10140	$ 240	$ 620	$ 59 50	12	$11710	$3660	$ 7780	$ 933 50
3	10290	530	1360	123 60	13	11880	4070	8460	1052 50
4	10440	830	2100	192 50	14	12050	4490	9130	1178 00
5	10590	1150	2830	266 30	15	12220	4930	9800	1310 20
6	10740	1470	3550	345 20	16	12390	5370	10460	1449 30
7	10900	1810	4280	429 20	17	12560	5840	11110	1595 60
8	11060	2160	5000	518 60	18	12730	6320	11770	1749 30
9	11220	2520	5710	613 50	19	12900	6810	12420	1910 60
10	11380	2890	6420	714 20	20	13070	7320	13070	2079 70
11	11540	3270	7100	820 80					

The above cash or loan and paid-up insurance values shall be subject to the same conditions as similar values on the second page of this policy.

SETTLEMENT UNDER COUPON OPTION II, END OF TWENTY YEARS.

If all premiums on this policy shall have been paid in full, and all coupon accumulations shall have remained with the Company until the end of twenty years, as in Coupon Option II herein, and no indebtedness to the Company on account of this policy shall exist, the Insured may then have the choice of one of the following options on surrender of this policy:

(1) Receive in cash $7,739.70; or

(2) Receive in cash $2,079.70 and a policy of paid-up life insurance of $10,000.00; or

(3) Receive a policy of paid-up life insurance of $13,670.00; or

(4) Receive a paid-up policy guaranteeing a life annuity, first payment at the end of one year, of $650.00.

Option (3) shall only be available on receipt of evidence of insurability satisfactory to the Company.

GENERAL PROVISIONS.

(1) No agent can make, alter or discharge this policy, or extend the time for payment of premiums, nor can the policy be varied or altered or its conditions waived or extended in any respect, except by the written agreement of the Company, signed by the President or Vice-President, or Secretary, or Assistant Secretary, whose authority will not be delegated. (2) If the age of the Insured shall have been incorrectly stated in the application for this policy, the amount payable hereunder shall be such as the actual premium paid would have purchased at the true age of the Insured. (3) All premiums are payable in advance either at the Home Office or to any authorized agent of the Company upon delivery of the official receipt therefor signed by the Secretary of the Company and countersigned by such agent. If any premium shall not be paid on or before the date when due, the liability of the Company hereunder shall be only as hereinbefore provided. (4) No assignment hereof shall be binding upon the Company unless made by an instrument in writing endorsed upon this policy or attached hereto, nor unless a duplicate shall be furnished to the Company forthwith upon its execution. The Company shall not be held responsible for the validity of any such assignment. Any claim made under an assignment shall be subject to proof of interest and extent thereof. (5) Any indebtedness to the Company, including any unpaid balance of the annual premium for the current policy year at death, will be deducted in any settlement under this policy. (6) The reserve on this policy shall be computed, for purposes of policy valuation and calculation of premiums and loans and surrender value benefits, by the first year preliminary term method, on the basis required by the laws of the State in which this policy shall be delivered, and the American Experience Table of Mortality and three and one-half per cent. interest. (7) This policy and application therefor (a copy of which application is attached hereto) constitute the entire contract between the parties thereto. All statements of the Insured in the said application shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy unless it be contained in the written application therefor and a copy of such application be attached to the policy when issued. (8) Military, naval or allied service involving an association with military or naval maneuvers or operations in time of war is not a risk assumed under this policy. If the Insured shall enter or be engaged in such service (except in time of peace) without a written permit therefor issued by the Company, the only liability under this policy shall be for the net reserve held against it, calculated according to the American Experience Mortality Table and interest at the rate of three and one-half per cent. per annum.

CHANGE OF BENEFICIARY.—When the right of revocation has been reserved, or in case of death of any Beneficiary under either a revocable or irrevocable designation, the Insured may at any time and from time to time, subject to any existing assignment of the policy and during its continuance, name a new Beneficiary with or without right of revocation, by filing written notice thereof at the Home Office of the Company, accompanied by the policy for a suitable endorsement thereon, whereupon all rights of the former Beneficiary shall cease. If there be no Beneficiary living at the death of the Insured, the proceeds of this policy shall be paid to the executors, administrators or assigns of the Insured.

INCONTESTABILITY.—If the death of the Insured shall occur after one year from the date of this policy, and if all premiums shall have been duly paid hereon, it shall be incontestable, except for violation of the conditions of Section 8 of the paragraph on this page entitled "General Provisions" referring to military, naval or allied service in time of war. In case the Insured shall commit suicide within one year from the date hereof, while sane

or insane, the liability of the Company shall be limited to the amount of premiums paid hereon.

PREMIUMS.—This insurance is granted in consideration of the declarations, answers and agreements made in the application herefor, which is hereby made a part of this contract, and of the payment in advance, before this contract shall take effect, of *Three Hundred Ninety-four* and *90-100* Dollars for an insurance terminating *June 1st, 1918,* and of the payment of a like amount on said date in every year thereafter during the continuance of this policy or until twenty such annual premiums shall have been paid. The first year's insurance under this policy is term insurance purchased by the whole or part of the premium to be received during the first policy year.

The Insured shall have the privilege, on written request and on any anniversary of the date of this policy, of paying the premiums hereon semi-annually or quarterly, and such semi-annual premiums shall be fifty-two per cent, and such quarterly premiums twenty-six and one-half per cent, of any premium payable hereunder.

In Witness Whereof, WESTERN STATES LIFE INSURANCE COMPANY has caused this policy to be signed by its President and Secretary, or Assistant Secretary, at the Home Office of the Company at San Francisco, California, this *First* day of *June*, 1917.

D. A. DICKIE, *Secretary.* WARREN R. PORTER, *President.*

OPTIONS AT THE DEATH OF THE INSURED.

The Insured, by written notice to the Company, at its Home Office, and with the written consent of the assignee and irrevocable Beneficiary, if any, may elect that the net sum payable under this policy at the death of the Insured shall be payable either in cash or as follows:

Option (1) On demand of the Beneficiary, as may be directed by the Insured in the said notice, interest on the said net sum, at the rate of three and one-half per cent., to be paid by the Company annually to the Beneficiary until the said net sum is paid on the said demand.

Option (2) By the payment of equal annual or monthly instalments for a specified number of years to the Beneficiary or his executors or administrators, the first instalment being payable immediately, in accordance with the following table for each $1,000 of the said net sum. (See table, Option 2.)

Option (3) By the payment of equal annual or monthly instalments, the first instalment being payable immediately, for a fixed period of twenty years, to the Beneficiary or his executors or administrators, the said payments to continue during the life of the Beneficiary after the said fixed period. (See table, Option 3.)

Unless otherwise specified by the Insured, the Beneficiary may, on any interest date, receive the amount of the said net sum yet due, under Option 1, or may, at any time, receive the commuted value of payments yet to be made, computed upon the same basis as Option 2 in the following table, provided that no such commutation will be made under Option 3 except after the death of the Beneficiary occurring within the aforesaid twenty years.

LIMITED INCOME

OPTION 2

Income limited to one of the periods stated below; any number of years, from 5 to 30, may be selected

Number of Years Payable	Amount of Annual Income per $1,000 Insurance	Amount of Monthly Income per $1,000 Insurance
5	$214	$18 19
6	181	15 39
7	158	13 43
8	140	11 90
9	127	10 80
10	116	9 86
11	107	9 10
12	100	8 50
13	94	7 99
14	88	7 48
15	84	7 14
16	80	6 80
17	76	6 46
18	73	6 21
19	70	5 95
20	68	5 78
21	65	5 53
22	63	5 36
23	61	5 19
24	60	5 10
25	58	4 93
26	57	4 85
27	55	4 68
28	54	4 59
29	53	4 51
30	52	4 42

LIFE INCOME

OPTION 3

Income to be paid for at least 20 years, but to continue during entire lifetime of Beneficiary

Age of Beneficiary at time of First Payment	Amount of Annual Life Income per $1,000 Insurance	Amount of Monthly Life Income per $1,000 Insurance
21 or under	$42	$3 57
22	43	3 66
23	43	3 66
24	43	3 66
25	44	3 74
26	44	3 74
27	44	3 74
28	45	3 83
29	45	3 83
30	45	3 83
31	46	3 91
32	46	3 91
33	47	4 00
34	47	4 00
35	48	4 08
36	48	4 08
37	49	4 17
38	49	4 17
39	50	4 25
40	50	4 25
41	51	4 34
42	52	4 42
43	52	4 42
44	53	4 51
45	54	4 59
46	54	4 59
47	55	4 68
48	56	4 76
49	56	4 76
50	57	4 85
51	58	4 93
52	58	4 93
53	59	5 02
54	60	5 10
55	60	5 10
56	61	5 19
57	62	5 27
58	62	5 27
59	63	5 36
60	63	5 36
61	64	5 44
62	64	5 44
63	64	5 44
64	65	5 53
65 or over	65	5 53

SUPPLEMENTAL AGREEMENT FOR DOUBLE INSURANCE.

To be attached to and form a part of Policy No. 99999.

Upon receipt at the Home Office of the Company, of due proof that the death of the Insured was caused directly and solely through external, violent and accidental means, exclusively and independently of all other causes, while traveling as a passenger on a street car, railway train, steamship, licensed for regular transportation of passengers, or other public conveyance, operated by a common carrier, and that such death occurred within sixty days after such accident, in lieu of the face amount of said policy

WESTERN STATES LIFE INSURANCE COMPANY

agrees to pay to the beneficiary thereunder, the sum of *Ten Thousand* Dollars or double the face amount of said policy.

The Double Insurance Benefit herein contained shall continue to be available only during the period stipulated in said policy for the payment of premiums and while said policy shall be in full force and effect, according to its original terms, no automatic extended insurance or paid-up provision for the face amount or less having become operative; and that this benefit shall cease to be available immediately upon the allowance of any disability benefit thereunder.

This agreement is granted in further consideration of the payment of the annual premium as stated in said policy.

Dated at San Francisco this *First* day of *June*, 1917.

D. A. DICKIE, *Secretary.* WARREN R. PORTER, *President.*

NOTICE:—In event of death, notice should be given immediately to the Company, at San Francisco, California.

It is not necessary for the Insured or the Beneficiary to employ any person to collect any benefit provided in this contract. Time and expense will be saved by writing direct to the Company or its Agent.

APPLICATION.

I agree as follows: (1) That the insurance hereby applied for shall not take effect unless the first premium is paid and the policy delivered to and received by me during my lifetime and good health, and that, unless otherwise agreed in writing, the policy shall then relate back to and take effect as of the date of this application. (2) That any payment on account of the first premium before delivery of the policy to me shall be binding on the Company only in accordance with the Company's receipt therefor on the coupon receipt form duly filled out and detached from the application, which is the only authorized form of receipt for such payment. (3) That the agent taking this application has no authority to make, modify or discharge contracts, or to waive any of the Company's rights or requirements.

MEDICAL EXAMINER'S FORM.

The party to be insured hereby declares that the answers to the above questions constituting Part I of this sheet are complete and true and agrees that they shall form a part of the contract with the Western States Life Insurance Company, on his or her life.

Limit (Including Disability Benefits) $100,000; with Disability Benefits and Double Indemnity, $25,000 (Paying $50,000 in case of Accidental Death). Premiums for each $1,000 Insurance (Participating).

Adopted November 15, 1916.

Including Total and Permanent Disability Benefits and Double Indemnity in case of Accidental Death before Age 70.

Age at Issue	LIFE (Endowment at 85)				ENDOWMENT									
					Continuous Annual Premiums						10 Annual Premiums			
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years	15 Years	20 Years	25 Years	20 Premiums 30 Year
16	$19 65	$47 98	$34 93	$29 31	104 42	$67 50	$49 97	$40 03	$33 39	$28 74	$92 54	$82 39	$73 79	$41 21
17	19 96	48 56	35 34	29 66	104 44	67 54	50 02	40 08	33 44	28 81	92 59	82 60	73 86	41 35
18	20 28	49 16	35 77	30 03	104 47	67 58	50 07	40 13	33 50	28 89	92 64	82 75	73 94	41 51
19	20 62	49 77	36 22	30 41	104 50	67 63	50 12	40 19	33 57	28 98	92 69	82 81	74 03	41 67
20	20 98	50 40	36 69	30 81	104 53	67 68	50 17	40 26	33 64	29 08	92 75	82 86	74 13	41 77
21	21 35	51 05	37 19	31 22	104 56	67 73	50 23	40 34	33 72	29 19	92 81	82 91	74 24	41 85
22	21 73	51 73	37 70	31 65	104 59	67 78	50 30	40 42	33 81	29 31	92 88	82 96	74 36	41 93
23	22 13	52 42	38 22	32 10	104 63	67 84	50 35	40 51	33 91	29 44	92 95	83 02	74 48	42 02
24	22 55	53 14	38 76	32 56	104 68	67 91	50 42	40 60	34 01	29 59	93 02	83 09	74 61	42 12
25	23 00	53 89	39 32	33 03	104 73	67 98	50 50	40 70	34 12	29 75	93 10	83 17	74 75	42 23
26	23 48	54 68	39 90	33 52	104 78	68 05	50 58	40 80	34 25	29 92	93 18	83 26	74 89	42 35
27	23 97	55 51	40 50	34 03	104 84	68 13	50 66	40 91	34 39	30 11	93 27	83 36	75 04	42 48
28	24 50	56 35	41 13	34 56	104 91	68 21	50 75	41 03	34 54	30 32	93 36	83 47	75 20	42 62
29	25 06	57 22	41 79	35 11	104 99	68 30	50 85	41 16	34 71	30 55	93 46	83 59	75 38	42 78
30	25 66	58 11	42 47	35 67	105 08	68 40	50 96	41 31	34 90	30 80	93 56	83 72	75 58	42 96
31	26 29	59 03	43 18	36 25	105 17	68 50	51 08	41 47	35 11	31 07	93 67	83 85	75 80	43 16
32	26 96	59 99	43 91	36 86	105 26	68 61	51 21	41 65	35 34	31 37	93 79	83 99	76 04	43 38
33	27 67	60 98	44 66	37 49	105 37	68 74	51 37	41 85	35 60	31 71	93 92	84 15	76 30	43 62
34	28 42	61 99	45 44	38 15	105 48	68 89	51 54	42 07	35 89	32 09	94 07	84 33	76 59	43 88
35	29 20	63 04	46 26	38 83	105 60	69 05	51 74	42 32	36 21	32 51	94 23	84 73	77 11	44 17
36	30 03	64 12	47 12	39 55	105 73	69 21	51 97	42 60	36 57	32 97	94 40	84 94	77 46	44 50
37	30 91	65 24	48 02	40 32	105 86	69 38	52 22	42 92	36 98	33 48	94 59	85 17	77 84	44 87
38	31 83	66 39	48 96	41 14	106 01	69 58	52 52	43 27	37 44	34 05	94 80	85 42	78 25	45 28
39	32 80	67 58	49 93	42 01	106 18	69 81	52 84	43 66	37 95	34 68	95 03	85 71	78 70	45 74
40	33 84	68 82	50 94	42 93	106 38	70 07	53 20	44 10	38 51	35 37	95 49	86 23	79 44	46 40
41	34 96	70 10	51 99	43 91	106 60	70 35	53 62	44 59	39 12	------	95 78	86 59	79 98	46 96
42	36 15	71 43	53 09	44 95	106 84	70 66	54 07	45 13	39 79	------	96 10	86 99	80 58	47 57
43	37 40	72 82	54 24	46 03	107 12	71 01	54 58	45 73	40 53	------	96 45	87 45	81 25	48 24
44	38 72	74 28	55 44	47 17	107 43	71 40	55 14	46 39	41 36	------	96 84	87 97	81 99	48 98
45	40 11	75 79	56 70	48 37	107 78	71 85	55 77	47 12	42 29	------	97 48	88 80	83 05	49 81
46	41 58	77 40	58 02	49 65	108 17	72 35	56 47	47 94	------	------	97 97	89 45	83 94	50 76
47	43 13	79 06	59 40	50 99	108 62	72 90	57 26	48 87	------	------	98 52	90 18	84 92	51 87
48	44 78	80 79	60 85	52 41	109 12	73 50	58 15	49 90	------	------	99 13	91 00	85 99	53 18
49	46 55	82 59	62 38	53 93	109 69	74 19	59 14	51 06	------	------	99 81	91 92	87 17	54 73
50	48 70	84 47	63 99	55 54	110 59	75 23	60 50	52 62	------	------	100 78	93 21	88 47	56 56
51	50 75	86 49	65 69	57 28	111 36	76 14	61 74	------	------	------	101 66	94 38	------	------
52	52 95	88 60	67 50	59 16	112 23	77 18	63 12	------	------	------	102 66	95 69	------	------
53	55 33	90 81	69 43	61 17	113 20	78 35	64 65	------	------	------	103 77	97 14	------	------
54	57 87	93 12	71 48	63 34	114 27	79 67	66 32	------	------	------	105 00	98 73	------	------
55	60 84	95 31	73 65	65 92	115 72	81 41	68 40	------	------	------	106 60	100 21	------	------
56	63 75	97 87	75 96	68 43	117 06	83 09	70 43	------	------	------	108 09	102 08	------	------
57	66 87	100 58	78 43	71 15	118 57	84 95	72 70	------	------	------	109 84	104 14	------	------
58	70 22	103 44	81 10	74 07	120 27	87 01	75 33	------	------	------	111 84	106 45	------	------
59	73 80	106 49	83 98	77 23	122 19	89 32	78 37	------	------	------	114 07	109 05	------	------
60	77 90	109 48	87 38	80 90	124 63	92 14	82 20	------	------	------	116 30	111 70	------	------
61	80 86	111 77	89 61	------	125 85	93 78	------	------	------	------	117 83	------	------	------
62	85 31	115 40	93 24	------	128 39	96 82	------	------	------	------	120 73	------	------	------
63	90 27	119 28	97 20	------	131 15	100 18	------	------	------	------	123 86	------	------	------
64	95 89	123 44	101 52	------	134 17	103 89	------	------	------	------	127 23	------	------	------
65	102 31	127 89	106 27	------	137 47	108 00	------	------	------	------	130 85	------	------	------

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.

Limit (including Disability Benefits) $100,000; with Disability Benefits and Double Indemnity, $25,000 (Paying $50,000 in case of Accidental Death).

Premiums for Each $1,000 Insurance (Participating).

*Adopted June 15, 1907.

Including Total and Permanent Disability Benefits

Age at Issue	LIFE (Endowment at 85)				ENDOWMENT Continuous Annual Premiums							
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	10 Premiums 15-Year Endowment	10 Premiums 20-Year Endowment	20 Premiums 30-Year Endowment
16	$18 40	$45 48	$33 18	$27 81	$103 17	$66 25	$48 72	$38 78	$32 14	$91 14	$80 79	$39 86
17	18 71	46 06	33 59	28 16	103 19	66 29	48 77	38 83	32 19	91 19	81 00	40 00
18	19 03	46 66	34 02	28 53	103 22	66 33	48 82	38 88	32 25	91 24	81 15	40 16
19	19 37	47 27	34 47	28 91	103 25	66 38	48 87	38 94	32 32	91 29	81 21	40 32
20	19 73	47 90	34 94	29 31	103 28	66 43	48 92	39 01	32 39	91 35	81 26	40 42
21	20 10	48 55	35 44	29 72	103 31	66 48	48 98	39 09	32 47	91 41	81 31	40 50
22	20 48	49 23	35 95	30 15	103 34	66 53	49 05	39 17	32 56	91 48	81 36	40 58
23	20 88	49 92	36 47	30 60	103 38	66 59	49 10	39 26	32 66	91 55	81 42	40 67
24	21 30	50 64	37 01	31 06	103 43	66 66	49 17	39 35	32 76	91 62	81 49	40 77
25	21 75	51 39	37 57	31 53	103 48	66 73	49 25	39 45	32 87	91 70	81 57	40 88
26	22 23	52 18	38 15	32 02	103 53	66 80	49 33	39 55	33 00	91 78	81 66	41 00
27	22 72	53 01	38 75	32 53	103 59	66 88	49 41	39 66	33 14	91 87	81 76	41 13
28	23 25	53 85	39 38	33 06	103 66	66 96	49 50	39 78	33 29	91 96	81 87	41 27
29	23 81	54 72	40 04	33 61	103 74	67 05	49 60	39 91	33 46	92 06	81 99	41 43
30	24 41	55 61	40 72	34 17	103 83	67 15	49 71	40 06	33 65	92 16	82 12	41 61
31	25 04	56 53	41 43	34 75	103 92	67 25	49 83	40 22	33 86	92 27	82 25	41 81
32	25 71	57 49	42 16	35 36	104 01	67 36	49 96	40 40	34 09	92 39	82 39	42 03
33	26 42	58 48	42 91	35 99	104 12	67 49	50 12	40 60	34 35	92 52	82 55	42 27
34	27 17	59 49	43 69	36 65	104 23	67 64	50 29	40 82	34 64	92 67	82 73	42 53
35	27 95	60 54	44 51	37 33	104 35	67 80	50 49	41 07	34 96	92 83	82 93	42 82
36	28 78	61 62	45 37	38 05	104 48	67 96	50 72	41 35	35 32	93 00	83 14	43 15
37	29 66	62 74	46 27	38 82	104 61	68 13	50 97	41 67	35 73	93 19	83 37	43 52
38	30 58	63 89	47 21	39 64	104 76	68 33	51 27	42 02	36 19	93 40	83 62	43 93
39	31 55	65 08	48 18	40 51	104 93	68 56	51 59	42 41	36 70	93 63	83 91	44 39
40	32 59	66 32	49 19	41 43	105 13	68 82	51 95	42 85	37 26	93 89	84 23	44 90
41	33 71	67 60	50 24	42 41	105 35	69 10	52 37	43 34	37 87	94 18	84 59	45 46
42	34 90	68 93	51 34	43 45	105 59	69 41	52 82	43 88	38 54	94 50	84 99	46 07
43	36 15	70 32	52 49	44 53	105 87	69 76	53 33	44 48	39 28	94 85	85 45	46 74
44	37 47	71 78	53 69	45 67	106 18	70 15	53 89	45 14	40 11	95 24	85 97	47 48
45	38 86	73 29	54 95	46 87	106 53	70 60	54 52	45 87	41 04	95 68	86 55	48 31
46	40 33	74 90	56 27	48 15	106 92	71 10	55 22	46 69	------	96 17	87 20	49 26
47	41 88	76 56	57 65	49 49	107 37	71 65	56 01	47 62	------	96 72	87 93	50 37
48	43 53	78 29	59 10	50 91	107 87	72 25	56 90	48 65	------	97 33	88 75	51 68
49	45 30	80 09	60 63	52 43	108 44	72 94	57 89	49 81	------	98 01	89 67	53 23
50	47 20	81 97	62 24	54 04	109 09	73 73	59 00	51 12	------	98 78	90 71	55 06
51	49 25	83 99	63 94	55 78	109 86	74 64	60 24	------	------	99 66	91 88	------
52	51 45	86 10	65 75	57 66	110 73	75 68	61 62	------	------	100 66	93 19	------
53	53 83	88 31	67 68	59 67	111 70	76 85	63 15	------	------	101 77	94 64	------
54	56 37	90 62	69 73	61 84	112 77	78 17	64 82	------	------	103 00	96 23	------
55	59 09	93 06	71 90	64 17	113 97	79 66	66 65	------	------	104 35	97 96	------
56	62 00	95 62	74 21	66 68	115 31	81 34	68 68	------	------	105 84	99 83	------
57	65 12	98 33	76 68	69 40	116 82	83 20	70 95	------	------	107 58	101 89	------
58	68 47	101 19	79 35	72 32	118 52	85 26	73 58	------	------	109 59	104 20	------
59	72 05	104 24	82 23	75 48	120 44	87 57	76 62	------	------	111 82	106 80	------
60	75 90	107 48	85 38	78 90	122 63	90 14	80 20	------	------	114 30	109 70	------
61	78 86	109 77	87 61	------	123 85	91 78	------	------	------	115 83	------	------
62	83 31	113 40	91 24	------	126 39	94 82	------	------	------	118 73	------	------
63	88 27	117 28	95 20	------	129 15	98 18	------	------	------	121 86	------	------
64	93 89	121 44	99 52	------	132 17	101 89	------	------	------	125 23	------	------
65	100 31	125 89	104 27	------	135 47	106 00	------	------	------	128 85	------	------

*Ages 16 to 19 inclusive adopted January 1, 1912.
For semi-annual rates add 4% and divide by 2.
For quarterly rates add 6% and divide by 4.

Limit $25,000 (Paying $50,000 in case of Accidental Death). Without Double Indemnity $100,000. Premiums for Each $1,000 Insurance. (Nonparticipating.) Adopted Nov. 15, 1916.

Age at Issue	Including Total and Permanent Disability Benefits and Double Indemnity in case of Accidental Death before Age 70									TERM			
	LIFE (Endowment at 85)				ENDOWMENT Continuous Annual Premiums					Renewable			
										Annually until Age 65	Annually for 9 Years	Every 5 Yrs. until Age 60	At end of 7 Yrs. only.
										Convertible			
										On any Anniversary	Within 8 Yrs.	At any time	Within 7 Yrs.
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	1 Year Adopted April, 1916	1 Year Adopted July, 1914	5 Year Ad't'd, 1907	7 Year Adopted July, 1914
16	$15 06	$37 46	$27 58	$22 86	$91 86	$58 53	$42 27	$32 87	$26 90	$ 7 84	$ 7 79	$ 9 14	$ 9 20
17	15 33	37 97	27 95	23 18	91 90	58 58	42 31	32 92	26 96	7 88	7 82	9 18	9 24
18	15 62	38 50	28 35	23 51	91 94	58 62	42 36	32 97	27 02	7 93	7 86	9 23	9 29
19	15 92	39 04	28 76	23 86	91 99	58 67	42 41	33 02	27 08	7 97	7 89	9 28	9 34
20	16 23	39 61	29 19	24 23	92 04	58 72	42 46	33 08	27 15	8 02	7 94	9 33	9 39
21	16 56	40 20	29 63	24 60	92 10	58 77	42 52	33 14	27 23	8 08	7 99	9 45	9 45
22	16 91	40 81	30 09	24 99	92 17	58 83	42 59	33 22	27 31	8 14	8 05	9 58	9 52
23	17 28	41 44	30 56	25 40	92 24	58 90	42 66	33 30	27 40	8 21	8 11	9 71	9 59
24	17 66	42 09	31 06	25 82	92 31	58 97	42 73	33 37	27 50	8 27	8 16	9 86	9 68
25	18 06	42 77	31 57	26 25	92 39	59 04	42 80	33 47	27 61	8 33	8 22	10 01	9 77
26	18 49	43 46	32 10	26 71	92 48	59 12	42 89	33 56	27 74	8 41	8 29	10 17	9 86
27	18 93	44 19	32 65	27 18	92 58	59 21	42 99	33 68	27 87	8 49	8 37	10 34	9 96
28	19 40	44 95	33 22	27 67	92 69	59 31	43 09	33 81	28 03	8 58	8 45	10 53	10 07
29	19 90	45 73	33 82	28 19	92 80	59 41	43 20	33 93	28 19	8 67	8 52	10 72	10 18
30	20 42	46 55	34 43	28 72	92 92	59 53	43 32	34 08	28 37	8 78	8 61	10 93	10 30
31	20 97	47 40	35 08	29 27	93 04	59 64	43 46	34 24	28 58	8 88	8 71	11 14	10 44
32	21 55	48 29	35 75	29 84	93 19	59 78	43 61	34 42	28 80	9 00	8 82	11 37	10 58
33	22 16	49 22	36 45	30 44	93 33	59 92	43 76	34 61	29 06	9 16	8 96	11 60	10 74
34	22 80	50 18	37 18	31 06	93 50	60 07	43 94	34 83	29 34	9 29	9 08	11 85	10 92
35	23 49	51 19	37 94	31 71	93 67	60 25	44 14	35 08	29 65	9 45	9 23	12 11	11 12
36	24 21	52 23	38 74	32 39	93 86	60 44	44 36	35 36	29 99	9 63	9 38	12 37	11 34
37	24 98	53 32	39 56	33 11	94 06	60 65	44 60	35 66	30 38	9 81	9 55	12 65	11 59
38	25 80	54 44	40 43	33 86	94 28	60 87	44 87	35 99	30 80	10 03	9 74	12 96	11 86
39	26 66	55 61	41 33	34 65	94 51	61 11	45 16	36 37	31 27	10 25	9 94	13 28	12 15
40	27 58	56 82	42 28	35 48	94 75	61 38	45 50	36 78	31 79	10 51	10 17	13 67	12 48
41	28 55	58 07	43 26	36 36	95 01	61 68	45 85	37 24	32 37	10 79	10 42	14 12	12 86
42	29 58	59 38	44 30	37 29	95 30	62 01	46 26	37 75	33 01	11 10	10 70	14 67	13 31
43	30 69	60 73	45 38	38 27	95 61	62 36	46 70	38 31	33 72	11 43	10 99	15 31	13 81
44	31 87	62 14	46 52	39 31	95 95	62 76	47 21	38 94	34 50	11 82	11 34	16 06	14 38
45	33 12	63 61	47 72	40 40	96 32	63 20	47 76	39 64	35 36	12 26	11 73	16 89	15 03
46	34 47	65 13	48 99	41 57	96 75	63 70	48 38	40 42	------	12 76	12 19	17 81	15 78
47	35 91	66 71	50 32	42 81	97 23	64 28	49 08	41 29	------	13 33	12 70	18 82	16 62
48	37 44	68 37	51 72	44 14	97 76	64 91	49 87	42 26	------	13 98	13 28	19 91	17 57
49	39 09	70 11	53 20	45 56	98 33	65 60	50 74	43 34	------	14 76	14 00	21 10	18 66
50	41 09	71 92	54 75	47 07	99 22	66 62	51 94	44 76	------	15 61	14 79	22 40	19 88
51	42 97	73 82	56 39	48 70	99 92	67 47	53 01	------	------	16 61	15 71	23 82	21 27
52	44 99	75 80	58 12	50 44	100 68	68 41	54 17	------	------	17 72	16 74	25 36	22 82
53	47 15	77 87	59 95	52 31	101 52	69 45	55 47	------	------	18 98	17 89	27 02	24 56
54	49 46	80 05	61 88	54 31	102 45	70 60	56 90	------	------	20 41	19 20	28 83	26 51
55	52 20	82 05	63 93	56 69	103 72	72 12	58 73	------	------	22 01	20 69	30 79	28 68
56	54 87	84 39	66 11	58 97	104 84	73 53	60 47	------	------	23 82	22 40	32 93	31 09
57	57 75	86 83	68 43	61 41	106 06	75 09	62 39	------	------	25 82	24 35	35 26	33 76
58	60 86	89 37	70 90	63 34	107 43	76 80	64 50	------	------	28 02	26 57	37 82	36 73
59	64 23	92 03	73 54	65 65	108 92	78 70	66 82	------	------	30 44	29 13	40 64	40 02
60	68 12	94 56	76 61	68 75	110 82	81 05	69 63	------	------	33 06	------	43 73	43 67
61	70 64	96 78	78 73	------	111 97	83 16	------	------	------	35 92			47 72
62	74 55	100 29	82 21	------	113 96	85 71	------	------	------	39 00			52 20
63	78 76	104 03	85 96	------	116 15	88 51	------	------	------	42 31			
64	83 30	108 00	90 00	------	118 59	91 60	------	------	------	45 97			
65	88 20	112 25	94 37	------	121 28	95 00	------	------	------	82 49			

Extra Premiums to be added to Term Premiums for Double Indemnity

16–49	50–54	55–59	60–65
$1 25	$1 50	$1 75	$2 00

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.

Limit (including Disability Benefits) $100,000—with Disability Benefits and Double Indemnity $25,000 (Paying $50,000 in case of Accidental Death).
Premiums for Each $1,000 Insurance (Nonparticipating).

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Premium Rates (Nonparticipating) for $10.00 Monthly Income for 20 Years Certain, with Extra Rates to Continue the Income to Beneficiary through Life.

American 3½% Reserve. Commuted Value, $1731.00.

Age of Insured	LIFE.					20-PREMIUMS LIFE.				
	Rates for 20 Years Certain	Extra Rates to Continue Income for Life. Age of Beneficiary.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life. Age of Beneficiary.			
		25	35	45	55		25	35	45	55
16	$23 26	$4 35	$2 71	$1 30	$0 39	$36 30	$5 81	$3 45	$1 55	$0 42
17	23 71	4 40	2 73	1 31	39	36 85	5 86	3 48	1 56	43
18	24 20	4 45	2 75	1 32	39	37 44	5 92	3 51	1 57	43
19	24 70	4 51	2 78	1 33	40	38 05	5 98	3 54	1 58	43
20	25 22	4 57	2 81	1 34	40	38 67	6 05	3 57	1 60	43
21	25 76	4 64	2 84	1 35	40	39 31	6 12	3 60	1 61	44
22	26 35	4 72	2 87	1 36	40	39 97	6 20	3 64	1 63	44
23	26 95	4 80	2 91	1 38	41	40 64	6 29	3 68	1 64	44
24	27 59	4 89	2 95	1 40	41	41 37	6 39	3 72	1 65	45
25	28 25	4 99	3 00	1 42	41	42 10	6 51	3 77	1 67	45
26	28 96	5 10	3 05	1 44	42	42 84	6 63	3 83	1 69	46
27	29 70	5 22	3 11	1 46	42	43 64	6 76	3 89	1 71	46
28	30 47	5 35	3 17	1 48	43	44 45	6 90	3 96	1 73	47
29	31 30	5 50	3 24	1 50	43	45 30	7 06	4 03	1 75	47
30	32 14	5 67	3 31	1 53	44	46 18	7 24	4 11	1 78	48
31	33 06	5 85	3 39	1 56	45	47 12	7 43	4 19	1 81	48
32	34 03	6 05	3 48	1 59	45	48 07	7 64	4 28	1 85	49
33	35 04	6 27	3 58	1 63	46	49 06	7 87	4 39	1 89	50
34	36 11	6 51	3 70	1 67	47	50 11	8 13	4 51	1 93	51
35	37 25	6 77	3 83	1 71	48	51 22	8 42	4 65	1 98	52
36	38 45	7 07	3 97	1 76	49	52 36	8 73	4 80	2 03	53
37	39 71	7 40	4 12	1 81	50	53 54	9 07	4 97	2 09	54
38	41 06	7 76	4 30	1 87	51	54 79	9 44	5 15	2 15	55
39	42 48	8 16	4 50	1 94	52	56 10	9 85	5 35	2 22	57
40	43 98	8 59	4 72	2 02	54	57 49	10 29	5 58	2 30	59
41	45 59	9 07	4 96	2 11	56	58 92	10 77	5 83	2 39	61
42	47 27	9 60	5 23	2 21	58	60 46	11 30	6 11	2 49	63
43	49 09	10 18	5 53	2 32	61	62 07	11 88	6 42	2 60	65
44	51 03	10 81	5 87	2 45	64	63 77	12 52	6 76	2 73	68
45	53 07	11 50	6 26	2 60	68	65 57	13 21	7 14	2 87	71
46	55 25	12 26	6 69	2 76	72	67 47	13 96	7 57	3 03	75
47	57 59	13 10	7 16	2 94	76	69 50	14 77	8 04	3 21	79
48	60 08	14 02	7 68	3 14	81	71 68	15 65	8 55	3 42	84
49	62 77	15 02	8 25	3 37	86	74 02	16 61	9 11	3 66	89
50	65 64	16 11	8 88	3 63	91	76 49	17 66	9 73	3 92	95
51	68 70	17 29	9 58	3 92	97	79 14	18 78	10 41	4 20	1 02
52	71 97	18 57	10 35	4 24	1 04	81 98	19 99	11 16	4 52	1 09
53	75 49	19 96	11 20	4 60	1 13	84 97	21 28	11 98	4 87	1 17
54	79 28	21 47	12 14	5 01	1 23	88 21	22 68	12 88	5 26	1 27
55	83 33	23 11	13 17	5 46	1 34	91 67	24 19	13 85	5 70	1 38
56	87 71	24 88	14 30	5 95	1 46	95 40	25 82	14 91	6 19	1 51
57	92 44	26 79	15 53	6 50	1 59	99 39	27 58	16 07	6 73	1 65
58	97 52	28 85	16 87	7 11	1 74	103 67	29 47	17 33	7 32	1 80
59	103 12	31 08	18 33	7 78	1 91	108 27	31 50	18 70	7 97	1 96
60	109 17	33 48	19 92	8 53	2 11	113 24	33 69	20 21	8 68	2 14
61	114 61	36 07	21 66	9 36	2 33	-------	------	------	------	-----
62	120 94	38 87	23 56	10 27	2 58	-------	------	------	------	-----
63	127 73	41 89	25 63	11 28	2 85	-------	------	------	------	-----
64	135 00	45 14	27 87	12 39	3 14	-------	------	------	------	-----
65	142 79	48 64	30 32	13 61	3 47	-------	------	------	------	-----

mit (including Disability Benefits) $100,000—with Disability Benefits and Double Indemnity $25,000 (Paying $50,000 in case of Accidental Death).

Premiums for Each $1,000 Insurance (Nonparticipating).

Adopted January 1, 1913										Adopted November 15, 1916							
Including Total and Permanent Disability Benefits																	
LIFE (Endowment at 85)				ENDOWMENT Continuous Annual Prem's					COMMERCIAL LIFE POLICIES								
									Without Double Indemnity				Including Double Indemnity				
Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums
$13 81	34 96	25 83	21 36	$90 61	57 28	41 02	31 62	25 65	$13 44	34 30	25 34	20 97	$14 69	36 80	27 09	22 47
14 08	35 47	26 20	21 68	90 65	57 33	41 06	31 67	25 71	13 70	34 79	25 72	21 29	14 95	37 29	27 47	22 79
14 37	36 00	26 60	22 01	90 69	57 37	41 11	31 72	25 77	13 98	35 31	26 11	21 63	15 23	37 81	27 86	23 13
14 67	36 54	27 01	22 36	90 74	57 42	41 16	31 77	25 83	14 27	35 83	26 51	21 98	15 52	38 33	28 26	23 48
14 98	37 11	27 44	22 73	90 79	57 47	41 21	31 83	25 90	14 57	36 39	26 94	22 34	15 82	38 89	28 69	23 84
15 31	37 70	27 88	23 10	90 85	57 52	41 27	31 89	25 98	14 88	36 96	27 38	22 71	16 13	39 46	29 13	24 21
15 66	38 31	28 34	23 49	90 92	57 58	41 34	31 97	26 06	15 22	37 56	27 85	23 09	16 47	40 06	29 60	24 59
16 03	38 94	28 81	23 90	90 99	57 65	41 41	32 05	26 15	15 57	38 18	28 32	23 48	16 82	40 68	30 07	24 98
16 41	39 59	29 31	24 32	91 06	57 72	41 48	32 12	26 25	15 94	38 82	28 79	23 90	17 19	41 32	30 54	25 40
16 81	40 27	29 82	24 75	91 14	57 79	41 55	32 22	26 36	16 32	39 49	29 30	24 32	17 57	41 99	31 05	25 82
17 24	40 96	30 35	25 21	91 23	57 87	41 64	32 31	26 49	16 73	40 18	29 82	24 75	17 98	42 68	31 57	26 25
17 68	41 69	30 99	25 68	91 33	57 96	41 74	32 43	26 62	17 16	40 91	30 36	25 21	18 41	43 41	32 11	26 71
18 15	42 45	31 47	26 17	91 44	58 06	41 84	32 56	26 78	17 60	41 65	30 92	25 68	18 85	44 15	32 67	27 18
18 65	43 23	32 07	26 69	91 55	58 16	41 95	32 68	26 94	18 08	42 42	31 51	26 17	19 33	44 92	33 26	27 67
19 17	44 05	32 68	27 22	91 67	58 28	42 07	32 83	27 12	18 57	43 23	32 11	26 68	19 82	45 73	33 86	28 18
19 72	44 90	33 33	27 77	91 79	58 39	42 21	32 99	27 33	19 10	44 06	32 74	27 22	20 35	46 56	34 49	28 72
20 30	45 79	34 00	28 34	91 94	58 53	42 36	33 17	27 55	19 66	44 94	33 39	27 77	20 91	47 44	35 14	29 27
20 91	46 72	34 70	28 94	92 08	58 67	42 51	33 36	27 81	20 24	45 83	34 07	28 34	21 49	48 33	35 82	29 84
21 55	47 68	35 43	29 56	92 25	58 82	42 69	33 58	28 09	20 86	46 77	34 77	28 95	22 11	49 27	36 52	30 45
22 24	48 69	36 19	30 21	92 42	59 00	42 89	33 83	28 40	21 52	47 74	35 50	29 59	22 77	50 24	37 25	31 09
22 96	49 73	36 99	30 89	92 61	59 19	43 11	34 11	28 74	22 21	48 73	36 26	30 25	23 46	51 23	38 01	31 75
23 73	50 82	37 81	31 61	92 81	59 40	43 35	34 41	29 13	22 94	49 78	37 06	30 93	24 19	52 28	38 81	32 43
24 55	51 94	38 68	32 36	93 03	59 62	43 62	34 74	29 55	23 72	50 87	37 89	31 65	24 97	53 37	39 64	33 15
25 41	53 11	39 58	33 15	93 26	59 86	43 91	35 12	30 02	24 54	51 98	38 74	32 41	25 79	54 48	40 49	33 91
26 33	54 32	40 53	33 98	93 50	60 13	44 25	35 53	30 54	25 41	53 15	39 65	33 21	26 66	55 65	41 40	34 71
27 30	55 57	41 51	34 86	93 76	60 43	44 60	35 99	31 12	26 34	54 36	40 59	34 04	27 59	56 86	42 34	35 54
28 33	56 88	42 55	35 79	94 05	60 76	45 01	36 50	31 76	27 31	55 62	41 57	34 93	28 56	58 12	43 32	36 43
29 41	58 23	43 63	36 77	94 36	61 11	45 45	37 06	32 47	28 30	56 94	42 60	35 86	29 61	59 44	44 35	37 36
30 62	59 64	44 77	37 81	94 70	61 51	45 96	37 69	33 25	29 48	58 30	43 68	36 84	30 73	60 80	45 43	38 34
31 87	61 11	45 97	38 90	95 07	61 95	46 51	38 39	34 11	30 66	59 72	44 80	37 88	31 91	62 22	46 55	39 38
33 22	62 63	47 24	40 07	95 50	62 45	47 13	39 17	-----	31 92	61 21	46 00	38 98	33 17	63 71	47 75	40 48
34 66	64 21	48 57	41 31	95 98	63 03	47 83	40 04	-----	33 27	62 74	47 25	40 15	34 52	65 24	49 00	41 65
36 19	65 87	49 97	42 64	96 51	63 66	48 62	41 01	-----	34 71	64 35	48 58	41 41	35 96	66 85	50 33	42 91
37 84	67 61	51 45	44 06	97 08	64 35	49 49	42 09	-----	36 26	66 02	49 98	42 76	37 51	68 52	51 73	44 26
39 59	69 42	53 00	45 57	97 72	65 13	50 44	43 26	-----	37 92	67 77	51 46	44 19	39 42	70 27	53 21	45 69
41 47	71 32	54 64	47 20	98 42	65 97	51 51	-----	-----	39 69	69 59	53 03	45 72	41 19	72 09	54 78	47 22
43 49	73 30	56 37	48 94	99 18	66 91	52 67	-----	-----	41 58	71 50	54 68	47 36	43 08	74 00	56 43	48 86
45 65	75 37	58 20	50 81	100 02	67 95	53 97	-----	-----	43 61	73 49	56 44	49 09	45 11	75 99	58 19	50 59
47 96	77 55	60 13	52 81	100 95	69 10	55 40	-----	-----	45 80	75 56	58 32	50 96	47 30	78 06	60 07	52 46
50 45	79 80	62 18	54 94	101 97	70 37	56 98	-----	-----	48 14	77 74	60 31	52 96	49 89	79 99	62 06	54 71
53 12	82 14	64 36	57 22	103 09	71 78	58 72	-----	-----	50 67	80 01	62 45	55 11	52 42	82 26	64 20	56 86
56 00	84 58	66 68	59 66	104 31	73 34	60 64	-----	-----	53 40	82 39	64 71	57 42	55 15	84 64	66 46	59 17
59 11	87 12	69 15	61 59	105 68	75 05	62 75	-----	-----	56 34	84 89	67 14	59 89	58 09	87 14	68 89	61 64
62 48	89 78	71 79	63 90	107 17	76 95	65 07	-----	-----	59 57	87 53	69 73	62 55	61 32	89 78	71 48	64 30
66 12	92 56	74 61	66 75	108 82	79 05	67 63	-----	-----	63 07	90 32	72 51	65 42	65 07	92 32	74 51	67 42
68 64	94 78	76 73	-----	109 97	81 16	-----	-----	-----	66 21	-----	-----	-----	68 21	-----	-----	-----
72 55	98 2[illegible]	80 21	-----	111 96	83 71	-----	-----	-----	69 87	-----	-----	-----	71 87	-----	-----	-----
76 76	102[illegible]	83 96	-----	114 15	86 51	-----	-----	-----	73 79	-----	-----	-----	75 79	-----	-----	-----
81 30	106[illegible]	88 00	-----	116 59	89 69	-----	-----	-----	77 99	-----	-----	-----	79 99	-----	-----	-----
86 20	110[illegible]	92 37	-----	119 28	93 00	-----	-----	-----	82 49	-----	-----	-----	84 49	-----	-----	-----

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Premium Rates (Nonparticipating) for $10.00 Monthly Income for 20 Years Certain, with Extra Rates to Continue the Income to Beneficiary through Life.

American 3½% Reserve. Commuted Value, $1731.00.

Age of Insured	LIFE.					20-PREMIUMS LIFE.				
	Rates for 20 Years Certain	Extra Rates to Continue Income for Life. Age of Beneficiary.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life. Age of Beneficiary.			
		25	35	45	55		25	35	45	55
16	$23 26	$4 35	$2 71	$1 30	$0 39	$36 30	$5 81	$3 45	$1 55	$0 42
17	23 71	4 40	2 73	1 31	39	36 85	5 86	3 48	1 56	43
18	24 20	4 45	2 75	1 32	39	37 44	5 92	3 51	1 57	43
19	24 70	4 51	2 78	1 33	40	38 05	5 98	3 54	1 58	43
20	25 22	4 57	2 81	1 34	40	38 67	6 05	3 57	1 60	43
21	25 76	4 64	2 84	1 35	40	39 31	6 12	3 60	1 61	44
22	26 35	4 72	2 87	1 36	40	39 97	6 20	3 64	1 63	44
23	26 95	4 80	2 91	1 38	41	40 64	6 29	3 68	1 64	44
24	27 59	4 89	2 95	1 40	41	41 37	6 39	3 72	1 65	45
25	28 25	4 99	3 00	1 42	41	42 10	6 51	3 77	1 67	45
26	28 96	5 10	3 05	1 44	42	42 84	6 63	3 83	1 69	46
27	29 70	5 22	3 11	1 46	42	43 64	6 76	3 89	1 71	46
28	30 47	5 35	3 17	1 48	43	44 45	6 90	3 96	1 73	47
29	31 30	5 50	3 24	1 50	43	45 30	7 06	4 03	1 75	47
30	32 14	5 67	3 31	1 53	44	46 18	7 24	4 11	1 78	48
31	33 06	5 85	3 39	1 56	45	47 12	7 43	4 19	1 81	48
32	34 03	6 05	3 48	1 59	45	48 07	7 64	4 28	1 85	49
33	35 04	6 27	3 58	1 63	46	49 06	7 87	4 39	1 89	50
34	36 11	6 51	3 70	1 67	47	50 11	8 13	4 51	1 93	51
35	37 25	6 77	3 83	1 71	48	51 22	8 42	4 65	1 98	52
36	38 45	7 07	3 97	1 76	49	52 36	8 73	4 80	2 03	53
37	39 71	7 40	4 12	1 81	50	53 54	9 07	4 97	2 09	54
38	41 06	7 76	4 30	1 87	51	54 79	9 44	5 15	2 15	55
39	42 48	8 16	4 50	1 94	52	56 10	9 85	5 35	2 22	57
40	43 98	8 59	4 72	2 02	54	57 49	10 29	5 58	2 30	59
41	45 59	9 07	4 96	2 11	56	58 92	10 77	5 83	2 39	61
42	47 27	9 60	5 23	2 21	58	60 46	11 30	6 11	2 49	63
43	49 09	10 18	5 53	2 32	61	62 07	11 88	6 42	2 60	65
44	51 03	10 81	5 87	2 45	64	63 77	12 52	6 76	2 73	68
45	53 07	11 50	6 26	2 60	68	65 57	13 21	7 14	2 87	71
46	55 25	12 26	6 69	2 76	72	67 47	13 96	7 57	3 03	75
47	57 59	13 10	7 16	2 94	76	69 50	14 77	8 04	3 21	79
48	60 08	14 02	7 68	3 14	81	71 68	15 65	8 55	3 42	84
49	62 77	15 02	8 25	3 37	86	74 02	16 61	9 11	3 66	89
50	65 64	16 11	8 88	3 63	91	76 49	17 66	9 73	3 92	95
51	68 70	17 29	9 58	3 92	97	79 14	18 78	10 41	4 20	1 02
52	71 97	18 57	10 35	4 24	1 04	81 98	19 99	11 16	4 52	1 09
53	75 49	19 96	11 20	4 60	1 13	84 97	21 28	11 98	4 87	1 17
54	79 28	21 47	12 14	5 01	1 23	88 21	22 68	12 88	5 26	1 27
55	83 33	23 11	13 17	5 46	1 34	91 67	24 19	13 85	5 70	1 38
56	87 71	24 88	14 30	5 95	1 46	95 40	25 82	14 91	6 19	1 51
57	92 44	26 79	15 53	6 50	1 59	99 39	27 58	16 07	6 73	1 65
58	97 52	28 85	16 87	7 11	1 74	103 67	29 47	17 33	7 32	1 80
59	103 12	31 08	18 33	7 78	1 91	108 27	31 50	18 70	7 97	1 96
60	109 17	33 48	19 92	8 53	2 11	113 24	33 69	20 21	8 68	2 14
61	114 61	36 07	21 66	9 36	2 33	-------	------	------	------	-----
62	120 94	38 87	23 56	10 27	2 58	-------	------	------	------	-----
63	127 73	41 89	25 63	11 28	2 85	-------	------	------	------	-----
64	135 00	45 14	27 87	12 39	3 14	-------	------	------	------	-----
65	142 79	48 64	30 32	13 61	3 47	-------	------	------	------	-----

LIFE ANNUITY RATES—MALES

Adopted November, 1915

Age Last Birthday	Price of $100 Annuity			Annuity purchased by $1000		
	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
3	$2324	$2349	$2361 50	$43 03	$21 29	$10 59
4	2303	2328	2340 50	43 42	21 48	10 68
5	2283	2308	2320 50	43 80	21 66	10 77
6	2264	2289	2301 50	44 17	21 84	10 86
7	2246	2271	2283 50	44 52	22 02	10 95
8	2229	2254	2266 50	44 86	22 18	11 03
9	2214	2239	2251 50	45 17	22 33	11 10
10	2201	2226	2238 50	45 43	22 46	11 17
11	2193	2218	2230 50	45 60	22 54	11 21
12	2185	2210	2222 50	45 77	22 62	11 25
13	2177	2202	2214 50	45 93	22 71	11 29
14	2168	2193	2205 50	46 13	22 80	11 34
15	2158	2183	2195 50	46 34	22 90	11 39
16	2145	2170	2182 50	46 62	23 04	11 45
17	2133	2158	2170 50	46 88	23 17	11 52
18	2118	2143	2155 50	47 21	23 33	11 60
19	2103	2128	2140 50	47 55	23 50	11 68
20	2089	2114	2126 50	47 87	23 65	11 76
21	2073	2098	2110 50	48 24	23 83	11 85
22	2057	2082	2094 50	48 61	24 02	11 94
23	2040	2065	2077 50	49 02	24 21	12 03
24	2022	2047	2059 50	49 46	24 43	12 14
25	2005	2030	2042 50	49 88	24 63	12 24
26	1986	2011	2023 50	50 35	24 86	12 35
27	1966	1991	2003 50	50 86	25 11	12 48
28	1947	1972	1984 50	51 36	25 35	12 60
29	1927	1952	1964 50	51 89	25 61	12 73
30	1906	1931	1943 50	52 47	25 89	12 86
31	1885	1910	1922 50	53 05	26 18	13 00
32	1863	1888	1900 50	53 68	26 48	13 15
33	1841	1866	1878 50	54 32	26 80	13 31
34	1816	1841	1853 50	55 07	27 16	13 49
35	1791	1816	1828 50	55 83	27 53	13 67
36	1765	1790	1802 50	56 66	27 93	13 87
37	1739	1764	1776 50	57 50	28 34	14 07
38	1712	1737	1749 50	58 41	28 79	14 29
39	1684	1709	1721 50	59 38	29 26	14 52
40	1656	1681	1693 50	60 39	29 74	14 76
41	1628	1653	1665 50	61 43	30 25	15 01
42	1600	1625	1637 50	62 50	30 77	15 27
43	1572	1597	1609 50	63 61	31 31	15 53
44	1543	1568	1580 50	64 81	31 89	15 82
45	$1516	$1541	$1553 50	$65 96	$32 45	$16 09
46	1487	1512	1524 50	67 25	33 07	16 40
47	1460	1485	1497 50	68 49	33 67	16 69
48	1432	1457	1469 50	69 83	34 32	17 01
49	1402	1427	1439 50	71 33	35 04	17 37
50	1372	1397	1409 50	72 89	35 79	17 74
51	1341	1366	1378 50	74 57	36 60	18 14
52	1311	1336	1348 50	76 28	37 43	18 54
53	1279	1304	1316 50	78 19	38 34	18 99
54	1248	1273	1285 50	80 13	39 28	19 45
55	1215	1240	1252 50	82 30	40 32	19 96
56	1181	1206	1218 50	84 67	41 46	20 52
57	1147	1172	1184 50	87 18	42 66	21 11
58	1113	1138	1150 50	89 85	43 94	21 73
59	1078	1103	1115 50	92 76	45 33	22 41
60	1044	1069	1081 50	95 79	46 77	23 12
61	1008	1033	1045 50	99 21	48 40	23 91
62	973	998	1010 50	102 77	50 10	24 74
63	938	963	975 50	106 61	51 92	25 63
64	903	928	940 50	110 74	53 88	26 58
65	868	893	905 50	115 21	55 99	27 61
66	836	861	873 50	119 62	58 07	28 62
67	806	831	843 50	124 07	60 17	29 64
68	777	802	814 50	128 70	62 34	30 69
69	749	774	786 50	133 51	64 60	31 79
70	722	747	759 50	138 50	66 93	32 92
71	697	722	734 50	143 47	69 25	34 04
72	673	698	710 50	148 59	71 63	35 19
73	651	676	688 50	153 61	73 96	36 31
74	630	655	667 50	158 73	76 34	37 45
75	610	635	647 50	163 93	78 74	38 61
76	590	615	627 50	169 49	81 30	39 84
77	570	595	607 50	175 44	84 03	41 15
78	551	576	588 50	181 49	86 81	42 48
79	533	558	570 50	187 62	89 61	43 82
80	516	541	553 50	193 80	92 42	45 17
81	500	525	537 50	200 00	95 24	46 51
82	484	509	521 50	206 61	98 23	47 94
83	469	494	506 50	213 22	101 21	49 36
84	456	481	493 50	219 30	103 95	50 66
85	446	471	483 50	224 22	106 16	51 71

NOTE:—For ages older than 85 the rates are the same as for age 85. For each full quarter of a year elapsed since last birthday deduct from the "price of $100 Annuity" or add to the "annuity purchased by $1000," one-fourth of the difference between the amount given and the amount for an age one year older.

LIFE ANNUITY RATES—FEMALES

Adopted November, 1915

Age Last Birthday	Price of $100 Annuity			Annuity purchased by $1000			Age Last Birthday	Price of $100 Annuity			Annuity purchased by $1000		
	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment		$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
3	$2399	$2424	$2436 50	$41 68	$20 63	$10 26							
4	2386	2411	2423 50	41 91	20 74	10 32	45	$1653	$1678	$1690 50	$60 50	$29 80	$14 79
							46	1624	1649	1661 50	61 58	30 32	15 05
5	2374	2399	2411 50	42 12	20 84	10 37	47	1594	1619	1631 50	62 74	30 88	15 32
6	2363	2388	2400 50	42 32	20 94	10 41	48	1566	1591	1603 50	63 86	31 43	15 59
7	2352	2377	2389 50	42 52	21 03	10 46	49	1535	1560	1572 50	65 15	32 05	15 90
8	2342	2367	2379 50	42 70	21 12	10 51							
9	2332	2357	2369 50	42 88	21 21	10 55	50	1505	1530	1542 50	66 45	32 68	16 21
							51	1473	1498	1510 50	67 89	33 38	16 55
10	2323	2348	2360 50	43 05	21 29	10 59	52	1442	1467	1479 50	69 35	34 08	16 90
11	2313	2338	2350 50	43 23	21 39	10 64	53	1409	1434	1446 50	70 97	34 87	17 28
12	2302	2327	2339 50	43 44	21 49	10 69	54	1378	1403	1415 50	72 57	35 64	17 66
13	2289	2314	2326 50	43 69	21 61	10 75							
14	2277	2302	2314 50	43 92	21 72	10 80	55	1343	1368	1380 50	74 46	36 55	18 11
							56	1311	1336	1348 50	76 28	37 43	18 54
15	2265	2290	2302 50	44 15	21 83	10 86	57	1276	1301	1313 50	78 37	38 43	19 03
16	2253	2278	2290 50	44 39	21 95	10 91	58	1243	1268	1280 50	80 45	39 43	19 52
17	2240	2265	2277 50	44 64	22 08	10 98	59	1208	1233	1245 50	82 78	40 55	20 07
18	2227	2252	2264 50	44 90	22 20	11 04							
19	2211	2236	2248 50	45 23	22 36	11 12	60	1173	1198	1210 50	85 25	41 74	20 65
							61	1137	1162	1174 50	87 95	43 03	21 29
20	2197	2222	2234 50	45 52	22 50	11 19	62	1103	1128	1140 50	90 66	44 33	21 92
21	2182	2207	2219 50	45 83	22 66	11 26	63	1067	1092	1104 50	93 72	45 79	22 63
22	2167	2192	2204 50	46 15	22 81	11 34	64	1032	1057	1069 50	96 90	47 30	23 38
23	2152	2177	2189 50	46 47	22 97	11 42							
24	2134	2159	2171 50	46 86	23 16	11 51	65	997	1022	1034 50	100 30	48 92	24 17
							66	962	987	999 50	103 95	50 66	25 01
25	2116	2141	2153 50	47 26	23 35	11 61	67	928	953	965 50	107 76	52 47	25 89
26	2100	2125	2137 50	47 62	23 53	11 70	68	893	918	930 50	111 98	54 47	26 87
27	2082	2107	2119 50	48 03	23 73	11 80	69	858	883	895 50	116 55	56 63	27 92
28	2062	2087	2099 50	48 50	23 96	11 91							
29	2044	2069	2081 50	48 92	24 17	12 01	70	823	848	860 50	121 51	58 96	29 05
							71	789	814	826 50	126 74	61 43	30 25
30	2024	2049	2061 50	49 41	24 40	12 13	72	755	780	792 50	132 45	64 10	31 55
31	2004	2029	2041 50	49 90	24 64	12 25	73	724	749	761 50	138 12	66 76	32 83
32	1984	2009	2021 50	50 40	24 89	12 37	74	694	719	731 50	144 09	69 54	34 18
33	1963	1988	2000 50	50 94	25 15	12 50							
34	1941	1966	1978 50	51 52	25 43	12 64	75	667	692	704 50	149 93	72 25	35 49
							76	643	668	680 50	155 52	74 85	36 74
35	1920	1945	1957 50	52 08	25 71	12 77	77	621	646	658 50	161 03	77 40	37 97
36	1896	1921	1933 50	52 74	26 03	12 93	78	601	626	638 50	166 39	79 87	39 15
37	1871	1896	1908 50	53 45	26 37	13 10	79	583	608	620 50	171 53	82 24	40 29
38	1847	1872	1884 50	54 14	26 71	13 27							
39	1820	1845	1857 50	54 95	27 10	13 46	80	567	592	604 50	176 37	84 46	41 36
							81	550	575	587 50	181 82	86 96	42 55
40	1795	1820	1832 50	55 71	27 47	13 64	82	533	558	570 50	187 62	89 61	43 82
41	1767	1792	1804 50	56 59	27 90	13 85	83	516	541	553 50	193 80	92 42	45 17
42	1741	1766	1778 50	57 44	28 31	14 06	84	500	525	537 50	200 00	95 24	46 51
43	1712	1737	1749 50	58 41	28 79	14 29							
44	1683	1708	1720 50	59 42	29 27	14 53	85	483	508	520 50	207 04	98 43	48 03

NOTE:—For ages older than 85 the rates are the same as for age 85. For each full quarter of a year elapsed since last birthday deduct from the "price of $100 Annuity," or add to the annuity purchased by $1000 one-fourth of the difference between the amount given and the amount for an age one year older.

Largest Amount of Insurance it will write on a Single Life, "Indefinite." All above $10,000 reinsured. Premiums for Each $1,000 Insurance (Nonparticipating). Adopted March 1, 1913.

Age at Issue	LIFE—(Endowment at 85.)				ENDOWMENT—Contin's Ann'l Prem's				CONVERTIBLE TERM (Not issued in amounts less than $2,500) Ad'td Aug 1, 1915	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	30 Years.	5 Years	10 Years
20	$15 02	$38 11	$28 00	$23 07	$ 92 29	$58 52	$42 04	$26 44	$ 8 56	$ 9 08
21	15 36	38 74	28 47	23 46	92 34	58 56	42 10	26 53	8 61	9 15
22	15 71	39 38	28 94	23 85	92 39	58 63	42 17	26 62	8 67	9 22
23	16 08	40 04	29 43	24 27	92 44	58 69	42 25	26 72	8 72	9 30
24	16 46	40 71	29 93	24 68	92 49	58 75	42 32	26 83	8 79	9 38
25	16 86	41 40	30 45	25 12	92 54	58 81	42 39	26 95	8 87	9 48
26	17 28	42 12	30 98	25 56	92 61	58 89	42 48	27 09	8 95	9 57
27	17 73	42 88	31 55	26 04	92 67	58 97	42 58	27 23	9 03	9 68
28	18 20	43 67	32 14	26 54	92 75	59 05	42 68	27 39	9 12	9 79
29	18 70	44 49	32 76	27 06	92 83	59 14	42 79	27 57	9 22	9 91
30	19 22	45 33	33 39	27 59	92 91	59 25	42 91	27 75	9 32	10 05
31	19 76	46 19	34 02	28 13	92 99	59 35	43 05	27 97	9 43	10 20
32	20 33	47 07	34 69	28 70	93 10	59 47	43 19	28 21	9 55	10 37
33	20 94	48 01	35 39	29 30	93 20	59 59	43 34	28 47	9 69	10 54
34	*21 60	49 01	36 15	29 95	93 31	59 73	43 53	28 76	9 83	10 74
35	22 32	50 10	36 98	30 65	93 44	59 89	43 72	29 08	10 00	10 95
36	23 05	51 17	37 79	31 35	93 57	60 05	43 93	29 43	10 18	11 20
37	23 82	52 26	38 62	32 08	93 72	60 24	44 17	29 83	10 38	11 47
38	24 64	53 41	39 50	32 84	93 88	60 44	44 44	30 27	10 60	11 77
39	25 51	54 60	40 42	33 65	94 05	60 67	44 73	30 75	10 83	12 10
40	26 43	55 83	41 37	34 49	94 24	60 92	45 06	31 28	11 10	12 48
41	27 41	57 11	42 37	35 37	94 46	61 20	45 42	31 87	11 49	13 02
42	28 45	58 44	43 41	36 31	94 70	61 52	45 83	32 53	11 94	13 63
43	29 56	59 83	44 51	37 30	94 96	61 87	46 28	33 26	12 42	14 30
44	30 75	61 29	45 67	38 35	95 27	62 27	46 80	34 06	12 97	15 06
45	32 02	62 82	46 89	39 47	95 60	62 70	47 37	34 94	13 60	15 92
46	33 37	64 41	48 17	40 65	95 98	63 20	48 00	35 91	14 30	.....
47	34 81	66 05	49 52	41 90	96 41	63 76	48 71	36 99	15 09	.....
48	36 35	67 78	50 94	43 23	96 88	64 38	49 50	38 17	16 00	.....
49	37 99	69 57	52 42	44 64	97 41	65 07	50 38	39 39	17 01	.....
50	39 76	71 47	54 02	46 16	98 01	65 84	51 35	40 86	18 15	.....
51	41 65	73 45	55 70	47 78	98 67	66 69	52 43	.....	.....	.....
52	43 67	75 51	57 47	49 51	99 39	67 63	53 64	.....	.....	.....
53	45 83	77 67	59 35	51 36	100 20	68 68	54 93	.....	.....	.....
54	48 14	79 92	61 33	53 34	101 10	69 83	56 38	.....	.....	.....
55	50 58	82 22	63 39	55 42	102 10	71 11	57 99	.....	.....	.....
56	53 24	84 71	65 65	57 70	103 19	72 54	59 76	.....	.....	.....
57	56 09	87 31	68 04	60 15	104 41	74 11	61 70	.....	.....	.....
58	59 15	90 04	70 60	62 79	105 76	75 84	63 83	.....	.....	.....
59	62 44	92 92	73 34	65 64	107 24	77 77	66 18	.....	.....	.....
60	65 98	95 97	76 27	68 71	108 89	79 89	68 76	.....	.....	.....

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.
For policies with Disability rider additional charge of 15c to 90c per $1,000 is made depending upon age and form of policy.

(Limit "Indefinite"—All above $10,000 reinsured.)

Premium Rates Including Total Disability (Nonparticipating) for $1,000.

American 3½% Adopted March 1, 1913

Age.	LIFE (Endt. at 85.)				ENDOWMENT.			
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	30 Yr.
20	$15 17	$38 26	$28 15	$23 22	$92 45	$58 67	$42 19	$26 59
21	15 51	38 89	28 62	23 61	92 50	58 71	42 25	26 68
22	15 86	39 53	29 09	24 00	92 55	58 78	42 32	26 77
23	16 23	40 19	29 58	24 42	92 61	58 84	42 40	26 87
24	16 61	40 86	30 08	24 83	92 66	58 91	42 47	26 98
25	17 01	41 55	30 60	25 27	92 72	58 97	42 54	27 10
26	17 44	42 27	31 13	25 71	92 79	59 06	42 63	27 24
27	17 89	43 03	31 70	26 19	92 86	59 14	42 74	27 39
28	18 37	43 82	32 29	26 69	92 94	59 23	42 84	27 55
29	18 88	44 64	32 91	27 21	93 03	59 33	42 96	27 75
30	19 42	45 48	33 54	27 74	93 12	59 44	43 10	27 95
31	19 98	46 34	34 17	28 28	93 20	59 55	43 25	28 19
32	20 56	47 22	34 84	28 85	93 32	59 68	43 40	28 45
33	21 18	48 16	35 54	29 45	93 43	59 81	43 56	28 72
34	21 86	49 16	36 30	30 11	93 55	59 96	43 76	29 03
35	22 59	50 25	37 14	30 83	93 69	60 14	43 97	29 37
36	23 34	51 32	37 97	31 55	93 84	60 31	44 19	29 73
37	24 13	52 42	38 81	32 30	94 00	60 52	44 45	30 16
38	24 97	53 58	39 70	33 08	94 18	60 74	44 74	30 62
39	25 86	54 79	40 64	33 91	94 37	60 99	45 05	31 11
40	26 81	56 03	41 61	34 78	94 58	61 26	45 41	31 67
41	27 82	57 33	42 63	35 70	94 82	61 56	45 81	32 29
42	28 90	58 68	43 69	36 68	95 08	61 91	46 26	32 98
43	30 05	60 09	44 82	37 72	95 37	62 29	46 75	33 74
44	31 27	61 57	46 01	38 82	95 71	62 73	47 32	34 57
45	32 58	63 13	47 27	39 99	96 07	63 20	47 94	35 49
46	33 98	64 75	48 61	41 23	96 49	63 77	48 62	36 50
47	35 47	66 43	50 03	42 54	96 97	64 41	49 38	37 63
48	37 07	68 20	51 52	43 93	97 49	65 11	50 22	38 86
49	38 77	70 05	53 08	45 40	98 08	65 88	51 16	40 13
50	40 62	72 01	54 76	46 99	98 75	66 74	52 19	41 67

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life. **Indefinite.
Premiums for Each $1,000 Insurance. (Participating.)
*Adopted September 25, 1908.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
16	.....	$42 46	$31 55	$26 50	$106 84	$66 83	$48 31	$37 84	$31 27
17	.....	43 08	32 01	26 90	106 92	66 92	48 40	37 94	31 37
18	.....	43 70	32 47	27 27	106 99	67 00	48 48	38 04	31 48
19	.....	44 35	32 95	27 68	107 07	67 09	48 59	38 14	31 60
20	.....	45 01	33 44	28 10	107 15	67 18	48 68	38 24	31 72
21	$18 41	45 72	33 97	28 54	107 25	67 28	48 79	38 37	31 85
22	18 79	46 44	34 51	28 99	107 35	67 38	48 91	38 49	31 99
23	19 19	47 19	35 07	29 46	107 45	67 49	49 03	38 62	32 14
24	19 59	47 97	35 65	29 95	107 55	67 61	49 15	38 76	32 30
25	20 03	48 78	36 25	30 46	107 66	67 74	49 29	38 92	32 48
26	20 50	49 62	36 87	31 00	107 78	67 86	49 43	39 09	32 68
27	20 98	50 49	37 52	31 56	107 90	68 03	49 59	39 27	32 90
28	21 49	51 40	38 20	32 13	108 03	68 19	49 76	39 46	33 12
29	22 02	52 35	38 91	32 73	108 17	68 36	49 94	39 67	33 36
30	22 59	53 34	39 65	33 36	108 32	68 54	50 18	39 89	33 64
31	23 19	54 37	40 42	34 02	108 48	68 73	50 33	40 13	33 93
32	23 81	55 44	41 22	34 70	108 65	68 93	50 55	40 40	34 25
33	24 48	56 55	42 05	35 41	108 83	69 14	50 79	40 69	34 60
34	25 19	57 70	42 92	36 15	109 02	69 36	51 08	41 01	34 99
35	25 93	58 89	43 83	36 93	109 22	69 60	51 37	41 36	35 41
36	26 71	60 12	44 78	37 76	109 44	69 86	51 69	41 75	35 87
37	27 55	61 39	45 77	38 63	109 68	70 14	52 04	42 17	36 39
38	28 43	62 71	46 80	39 53	109 94	70 45	52 42	42 64	36 95
39	29 36	64 08	47 87	40 47	110 22	70 79	52 84	43 15	37 57
40	30 36	65 50	48 98	41 47	110 52	71 17	53 31	43 71	38 22
41	31 41	66 99	50 14	42 52	110 86	71 59	53 82	44 33	39 01
42	32 53	68 52	51 35	43 62	111 24	72 05	54 39	45 01	39 83
43	33 73	70 13	52 62	44 80	111 66	72 56	55 01	45 77	40 74
44	35 00	71 80	53 96	46 03	112 12	73 12	55 69	46 61	41 74
45	36 35	73 55	55 38	47 35	112 63	73 74	56 45	47 53	42 83
46	37 79	75 38	56 88	48 72	113 19	74 43	57 31	48 55	.....
47	39 83	77 30	58 46	50 20	113 81	75 20	58 24	49 68	.....
48	40 97	79 31	60 12	51 77	114 50	76 05	59 26	50 91	.....
49	42 72	81 41	61 86	53 43	115 26	76 99	60 38	52 26	.....
50	44 58	83 60	63 78	55 20	116 10	78 03	61 63	53 74	.....
51	46 56	85 88	65 71	57 04	117 03	79 18	63 01	.....	.....
52	48 67	88 26	67 73	59 08	118 06	80 44	64 53	.....	.....
53	50 94	90 74	69 85	61 22	119 20	81 82	66 19	.....	.....
54	53 35	93 32	72 11	63 50	120 45	83 32	67 99	.....	.....
55	55 92	96 01	74 52	65 95	121 81	85 05	69 95	.....	.....
56	58 67	98 82	77 10	68 56	123 28	86 72	.....	.....	.....
57	61 60	101 77	79 51	71 37	124 87	88 75	.....	.....	.....
58	64 76	104 87	82 43	74 38	126 59	90 97	.....	.....	.....
59	68 12	108 13	85 52	77 62	128 49	93 42	.....	.....	.....
60	71 71	111 56	88 86	81 00	130 61	96 14	.....	.....	.....

For policies containing Disability Benefits addition of 8c to $1.00 per $1,000 is made according to age of Insured and form of policy.
For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.
*Ordinary Life and ages 16 to 21 adopted June, 1914.
**All above $10,000 reinsured.

(Limit $10,000)

Premium Rates, Including Total Disability (Participating) for $1,000.

American 3½% Adopted January 1, 1913

Age	LIFE.				ENDOWMENT.				
	*Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr.	30 Yr.
16	.....	$42 98	$31 90	$26 80	$106 95	$66 95	$48 46	$37 98	$31 41
17	.....	43 61	32 36	27 19	107 03	67 04	48 55	38 08	31 51
18	.....	44 23	32 83	27 56	107 10	67 12	48 63	38 19	31 62
19	.....	44 89	33 32	27 97	107 18	67 21	48 74	38 29	31 75
20	.....	45 56	33 81	28 39	107 26	67 30	48 83	38 39	31 87
21	$18 55	46 27	34 34	28 83	107 36	67 41	48 94	38 52	32 00
22	18 93	47 00	34 89	29 28	107 46	67 51	49 06	38 65	32 14
23	19 34	47 76	35 46	29 75	107 56	67 62	49 18	38 78	37 30
24	19 74	48 55	36 04	30 25	107 66	67 75	49 30	38 93	32 47
25	20 20	49 36	36 65	30 76	107 77	67 88	49 44	39 09	32 65
26	20 69	50 22	37 28	31 31	107 89	68 00	49 58	39 28	32 87
27	21 16	51 10	37 93	31 88	108 01	68 17	49 74	39 47	33 10
28	21 69	52 02	38 62	32 45	108 14	68 33	49 91	39 67	33 33
29	22 23	52 98	39 34	33 06	108 28	68 50	50 09	39 90	33 59
30	22 81	53 98	40 09	33 69	108 43	68 68	50 28	40 13	33 89
31	23 42	55 02	40 86	34 36	108 59	68 87	50 48	40 38	34 20
32	24 06	56 11	41 67	35 05	108 76	69 07	50 70	40 67	34 54
33	24 73	57 23	42 51	35 76	108 94	69 28	50 94	40 98	34 92
34	25 47	58 39	43 39	36 51	109 13	69 50	51 23	41 32	35 32
35	26 23	59 60	44 31	37 30	109 33	69 74	51 52	41 71	35 77
36	27 02	60 84	45 27	38 14	109 55	70 00	51 85	42 12	36 26
37	27 88	62 13	46 27	39 02	109 79	70 28	52 20	42 58	36 80
38	28 79	63 46	47 31	39 93	110 05	70 59	52 58	43 09	37 39
39	29 74	64 85	48 40	40 87	110 33	70 93	53 00	43 63	38 04
40	30 78	66 29	49 52	41 88	110 63	71 31	53 47	44 23	38 71
41	31 85	67 79	50 69	42 95	110 97	71 73	53 98	44 89	39 54
42	33 01	69 34	51 91	44 06	111 35	72 19	54 55	45 61	40 40
43	34 24	70 97	53 20	45 25	111 77	72 71	55 18	46 41	41 35
44	35 56	72 66	54 55	46 49	112 23	73 27	55 86	47 30	42 39
45	36 94	74 43	55 99	47 82	112 74	73 89	56 63	48 28	43 54
46	38 44	76 28	57 51	49 21	113 30	74 58	57 48	49 35	.....
47	40 02	78 23	59 10	50 70	113 92	75 35	58 41	50 53	.....
48	41 73	80 26	60 78	52 29	114 61	76 20	59 44	51 84	.....
49	43 55	82 39	62 54	53 96	115 38	77 14	60 56	53 26	.....
50	45 49	84 60	64 48	55 75	116 22	78 19	61 81	54 82	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.
*Adopted June, 1914. See latter part of book for Term Rates.

Largest Amount of Insurance it will write on a Single Life. **Indefinite.
Premiums for each $1,000 Insurance (Nonparticipating).
Adopted January 1, 1913.

	Including Disability Benefits Ages 21 to 50.									
	LIFE					ENDOWMENT—Consecutive Annual Premiums			Convertible Term	
Age at Issue	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	Single Premiums	10 Years	15 Years	20 Years	5 Years Convertible in 6 Years	10 Years Convertible in 7 Years
16	....	$34 81	$25 22	$21 14		$60 69	$57 18	$40 69	.....	.....
17	.	34 81	25 61	21 47		60 65	57 24	40 85	.....	.....
18	.	35 39	26 00	21 79	..	60 71	57 30	41 00	.....	.....
19	....	35 94	26 42	22 13	..	60 77	57 35	41 05	.....	.....
20		36 51	26 84	22 51		60 83	57 41	41 11	.....	.....
21	$14 95	37 10	27 28	22 87	$826 87	60 91	57 47	41 19	$10 07	$10 24
22	15 39	37 74	27 76	23 26	828 89	60 97	57 55	41 26	10 14	10 32
23	15 86	38 39	28 24	23 66	833 87	61 04	57 63	41 33	10 20	10 41
24	16 08	39 05	28 76	24 08	838 83	61 11	57 71	41 42	10 28	10 51
25	16 44	39 72	29 24	24 51	844 17	61 20	57 79	41 51	10 36	10 62
26	16 88	40 45	29 78	24 97	849 71	61 29	57 87	41 61	10 47	10 73
27	17 32	41 19	30 34	25 43	855 44	61 38	57 96	41 72	10 56	10 86
28	17 79	41 93	30 92	25 92	861 38	61 48	58 07	41 83	10 68	10 96
29	18 28	42 77	31 52	26 43	867 52	61 59	58 18	41 95	10 78	11 10
30	18 81	43 60	32 15	26 95	873 87	61 71	58 29	42 09	10 90	11 25
31	19 36	44 47	32 80	27 51	880 44	61 81	58 42	42 23	11 03	11 42
32	19 94	45 38	33 48	28 08	887 25	61 95	58 56	42 39	11 17	11 61
33	20 55	46 30	34 18	28 69	894 28	62 08	58 72	42 55	11 33	11 80
34	21 21	47 28	34 90	29 32	901 56	62 24	58 89	42 73	11 50	12 00
35	21 90	48 30	35 70	29 97	909 08	62 43	59 06	42 93	11 70	12 22
36	22 62	49 34	36 50	30 66	916 85	62 59	59 24	43 20	11 91	12 44
37	23 40	50 43	37 34	31 32	924 89	62 79	59 47	43 47	12 14	12 64
38	24 22	51 56	38 21	32 13	933 16	63 00	59 70	43 75	12 39	13 18
39	25 08	52 74	39 11	32 99	941 71	63 23	59 95	44 08	12 67	13 56
40	26 02	53 96	40 07	33 76	950 53	63 49	60 25	44 45	12 95	13 96
41	26 99	55 22	41 07	34 65	959 62	63 78	60 56	44 84	13 31	14 36
42	28 04	56 53	42 11	35 61	968 90	64 06	60 93	45 22	13 68	14 79
43	29 16	57 94	43 22	36 60	978 45	64 40	61 33	45 62	14 17	15 27
44	30 35	59 38	44 32	37 67	988 59	64 78	61 79	46 09	15 68	16 61
45	31 60	60 88	45 59	38 76	998 80	65 19	62 28	47 00	15 80	17 75
46	32 98	62 45	46 91	39 99	1009 80	65 65	62 88	47 88	16 80	18 81
47	34 38	64 08	48 28	41 16	1020 07	66 17	63 53	48 47	17 60	20 01
48	36 03	65 79	49 79	42 49	1031 11	66 75	64 25	49 80	18 69	21 34
49	37 58	67 59	51 26	43 89	1042 40	67 38	65 05	50 26	19 62	22 69
50	39 34	69 46	52 98	45 36	1053 91	68 09	65 93	51 29	21 13	24 67
51	40 95	70 71	53 62	46 67	1065 65	67 95	66 78	51 41	22 14	26 71
52	42 97	72 67	55 80	47 69	1077 59	68 71	68 71	52 68	24 44	29 00
53	44 88	74 72	57 08	49 19	1089 71	69 56	67 18	53 91	26 56	31 52
54	46 51	76 85	58 96	51 27	1102 02	100 49	68 92	55 34	28 60	34 25
55	48 94	78 94	60 95	53 19	1114 46	101 59	70 20	56 96	30 90	37 41
56	51 27	81 38	63 08	55 30	1127 04	102 63	71 61	.....	.....	.....
57	53 98	83 76	65 30	57 56	1139 73	103 88	73 19	.....	.....	.....
58	56 78	86 28	67 70	59 93	1152 51	105 24	74 91	.....	.....	.....
59	59 82	88 00	70 25	62 30	1165 36	106 74	76 82	.....	.....	.....
60	63 07	91 61	72 97	65 40	1178 27	108 40	78 94	.....	.....	.....

For semi annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.
*Rates for ages 16 to 21 and Ordinary Life adopted June, 1914.
**All above $10,000 reinsured.

Premium Rates (Participating) for $10.00 Monthly Income for 20 Years Certain, with Extra Rates to Continue the Income to Beneficiary During Life.

American 3½% Reserve. Commuted Value, $1,731.00.

Age of Insured.	LIFE. Rates for 20 Years Certain.	LIFE. Extra Rates to Continue Income for Life. Age of Beneficiary. 25	35	45	55	20-PREMIUMS LIFE. Rates for 20 Years Certain.	20-PREMIUMS LIFE. Extra Rates to Continue Income for Life. Age of Beneficiary. 25	35	45	55
21	$31 87	$5 55	$3 39	$1 58	$0 45	$49 40	$7 84	$4 47	$1 93	$0 52
22	32 53	5 65	3 44	1 60	47	50 18	7 95	4 52	1 95	52
23	33 22	5 74	3 46	1 60	47	51 00	8 07	4 56	1 98	52
24	33 91	5 86	3 51	1 65	47	51 84	8 21	4 61	1 98	52
25	34 67	5 98	3 58	1 65	47	52 73	8 35	4 68	2 00	52
26	35 49	6 14	3 62	1 67	47	53 66	8 50	4 75	2 02	54
27	36 32	6 28	3 70	1 70	50	54 63	8 66	4 82	2 05	54
28	37 20	6 45	3 74	1 72	50	55 62	8 85	4 90	2 10	54
29	38 12	6 64	3 84	1 76	52	56 66	9 06	4 99	2 12	54
30	39 10	6 82	3 93	1 79	52	57 75	9 32	5 11	2 14	56
31	40 14	7 06	4 05	1 84	52	58 89	9 55	5 20	2 19	56
32	41 22	7 30	4 14	1 86	54	60 07	9 81	5 32	2 21	56
33	42 37	7 55	4 28	1 91	54	61 29	10 12	5 46	2 26	59
34	43 60	7 86	4 40	1 95	56	62 58	10 47	5 62	2 33	59
35	44 88	8 19	4 56	2 00	56	63 93	10 85	5 79	2 38	61
36	46 24	8 56	4 75	2 05	56	65 36	11 22	5 95	2 42	61
37	47 69	8 99	4 92	2 14	56	66 87	11 65	6 16	2 50	64
38	49 21	9 44	5 13	2 21	61	68 43	12 14	6 40	2 59	64
39	50 82	9 93	5 39	2 28	61	70 05	12 68	6 66	2 68	66
40	52 55	10 47	5 65	2 38	64	71 78	13 30	6 94	2 78	68
41	54 37	11 04	5 93	2 47	64	73 60	13 88	7 25	2 87	71
42	56 31	11 70	6 26	2 59	66	75 51	14 56	7 58	2 99	73
43	58 39	12 40	6 64	2 73	68	77 55	15 32	7 98	3 13	75
44	60 59	13 22	7 06	2 90	73	79 68	16 16	8 42	3 30	80
45	62 92	14 10	7 51	3 06	78	81 96	17 08	8 92	3 48	85
46	65 41	15 03	8 00	3 25	82	84 33	18 00	9 41	3 67	87
47	68 08	16 10	8 59	3 46	85	86 90	19 04	10 00	3 88	92
48	70 92	17 22	9 22	3 72	92	89 61	20 19	10 64	4 14	99
49	73 95	18 47	3 95	4 00	96	92 31	21 44	11 36	4 42	1 04
50	77 17	19 84	10 73	4 33	1 06	95 55	22 80	12 16	4 75	1 13
51	80 60	21 30	11 55	4 66	1 13	98 74	24 16	12 96	5 06	1 20
52	84 25	22 90	12 50	5 04	1 20	102 27	25 70	13 88	5 44	1 27
53	88 18	24 59	13 55	5 46	1 30	105 97	27 36	14 92	5 88	1 39
54	92 35	26 45	14 71	5 95	1 41	109 92	29 20	16 05	6 38	1 51
55	96 80	28 50	15 96	6 50	1 58	114 16	31 18	17 32	6 92	1 62
56	101 56	30 68	17 27	7 06	1 72	118 68	33 16	18 56	7 46	1 76
57	106 63	33 06	18 76	7 72	1 88	123 54	35 36	19 98	8 10	1 91
58	112 10	35 60	20 40	8 45	2 05	128 75	37 79	21 58	8 82	2 10
59	117 92	38 36	22 16	9 25	2 26	134 36	40 45	23 34	9 62	2 31
60	124 13	41 32	24 14	10 16	2 47	140 21	43 34	25 27	10 54	2 54

Largest Amount of Insurance it will write on a Single Life, $40,000.
Premiums for Each $1,000 Insurance (Participating).
Adopted October 31, 1911.

Age at Entry	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	ENDOWMENTS Continuous Annual Premiums: 10 Years	15 Years	20 Years	30 Years	Semi-Endowment at Age 70	10-Year Convertible Term. Limit, $25,000.
20	$17 79	$41 86	$31 33	$26 20	$101 77	$64 97	$47 02	$30 03	$16 19	$10 09
21	18 16	42 54	31 84	26 63	101 86	65 04	47 11	30 14	16 58	10 17
22	18 59	43 24	32 36	27 07	101 96	[illegible]	47 21	30 27	16 89	10 24
23	19 02	43 96	[illegible]	27 55	102 01	65 24	47 32	30 40	17 26	10 34
24	19 47	44 71	33 49	28 04	102 10	65 34	47 44	30 56	17 69	10 46
25	19 93	45 49	34 10	28 55	102 19	[illegible]	47 56	30 72	[illegible]	10 60
26	20 42	46 30	34 72	29 08	102 30	65 56	47 69	30 91	18 56	10 76
27	20 96	47 14	35 36	29 63	102 40	65 67	47 82	31 09	19 01	10 93
28	21 50	48 01	[illegible]	30 21	102 52	65 80	[illegible]	31 30	19 51	11 12
29	22 08	48 91	[illegible]	30 80	102 65	65 94	48 12	31 53	20 04	11 31
30	22 69	49 86	37 45	31 41	102 78	66 09	48 29	31 78	20 59	11 17
31	23 34	50 83	38 20	32 07	102 91	66 26	[illegible]	32 07	21 16	[illegible]
32	24 01	51 85	38 97	32 76	103 07	66 43	[illegible]	32 36	21 78	11 53
33	24 72	52 90	39 80	33 45	103 23	66 61	48 90	32 70	22 45	11 71
34	25 48	53 99	40 64	34 19	[illegible]	66 82	49 16	33 07	23 15	11 [illegible]
35	26 28	55 13	41 53	[illegible]	103 59	67 04	49 43	33 48	23 90	12 17
36	27 13	56 30	42 44	35 78	103 80	67 28	49 71	33 91	24 69	12 44
37	28 01	57 68	43 41	36 62	104 02	67 54	50 08	34 41	25 53	12 74
38	28 96	58 81	44 41	37 51	104 26	67 83	50 39	34 94	[illegible]	13 06
39	29 96	60 12	45 46	[illegible]	104 51	68 14	50 77	35 54	27 39	13 44
40	31 02	61 60	46 56	39 43	104 80	68 48	51 20	36 18	28 40	13 87
41	32 16	62 98	47 70	40 46	105 09	68 88	51 68	36 92	29 50	14 34
42	33 34	64 42	48 90	41 56	105 45	69 30	52 21	37 72	30 69	14 89
43	34 63	65 96	50 16	42 71	105 82	69 77	52 79	38 59	31 94	15 50
44	35 98	67 59	51 48	43 93	106 25	70 30	53 44	39 56	33 30	16 19
45	37 43	69 29	52 87	45 22	[illegible]	70 86	54 15	40 61	34 78	16 97
46	38 95	71 05	54 33	46 57	107 38	71 50	54 94	41 77	36 36	17 85
47	40 59	72 88	55 87	48 08	107 80	72 22	55 83	[illegible]	38 06	18 86
48	42 33	74 81	57 49	49 57	108 44	73 02	56 81	44 46	39 93	19 98
49	44 19	76 81	59 21	51 21	109 14	73 90	57 89	46 00	41 95	21 20
50	46 19	78 91	61 01	52 95	109 98	74 87	[illegible]	47 66	44 15	22 56
51	48 30	81 10	62 91	54 69	110 79	75 94	60 41	.....	46 55	24 12
52	50 54	83 38	64 93	56 79	111 73	77 14	61 84	.....	49 15	25 83
53	52 95	[illegible]	67 05	58 89	112 78	78 43	63 46	.....	52 06	27 69
54	55 53	88 27	69 30	61 15	113 98	79 86	65 21	.....	55 26	29 77
55	58 35	90 88	71 68	63 56	115 30	81 44	67 14	.....	58 81	32 07
56	61 17	93 68	74 23	66 14	116 80	83 19	69 26	.....	62 78	34 61
57	64 30	96 50	76 93	68 91	118 13	85 12	71 59	.....	67 25	37 [illegible]
58	67 62	99 51	79 81	71 88	119 83	87 28	74 14	.....	72 35	40 46
59	71 30	102 69	82 87	75 97	121 69	89 57	76 94	.....	78 21	43 84
60	75 02	106 06	86 15	78 53	123 74	92 14	80 03	.....	85 05	47 54

Semi-Annual rates, 51% of Annual. Quarterly rates, 26% of Annual.
For policies with disability benefit rider addition of 25c to $2.00 per $1,000 is made according to age of insured and form of policy.

(Limit $20,000)

Extra Annual Premiums per $1,000 of Insurance for Waiver of Premiums and Payment of Face of Policy in Instalments in Event of Total and Permanent Disability of Insured Before Attaining Age of 60.

American 3½% Adopted February 15, 1916

Age.	LIFE.				ENDOWMENT		
	Ord.	10 P.	15 P.	20 P.	10 Year.	15 Year.	20 Year.
20	$0 30	$0 45	$0 40	$0 35	$0 25	$0 25	$0 20
21	32	46	41	36	26	26	22
22	34	47	42	37	27	27	24
23	36	48	43	38	28	28	26
24	38	49	44	39	29	29	28
25	40	50	45	40	30	30	30
26	42	52	46	41	32	32	32
27	44	54	47	42	34	34	34
28	46	56	48	43	36	36	36
29	48	58	49	44	38	38	38
30	50	60	50	45	40	40	40
31	53	62	52	47	42	42	42
32	56	64	54	49	44	44	44
33	59	66	56	51	46	46	46
34	62	68	58	53	48	48	48
35	65	70	60	55	50	50	50
36	68	73	63	58	53	53	53
37	71	76	66	61	56	56	56
38	74	79	69	64	59	60	60
39	77	82	72	67	62	65	65
40	80	85	75	70	65	70	70
41	84	89	79	74	68	75	75
42	90	94	83	79	72	80	80
43	96	99	88	86	77	85	86
44	1 03	1 04	94	93	83	90	93
45	1 10	1 10	1 00	1 00	90	95	1 00
46	1 17	1 15	1 06	1 08	97	1 01	1 07
47	1 25	1 20	1 12	1 16	1 04	1 08	1 14
48	1 33	1 25	1 19	1 24	1 12	1 17	1 22
49	1 41	1 30	1 27	1 32	1 21	1 26	1 31
50	1 50	1 35	1 35	1 40	1 30	1 35	1 40
51	1 59	1 41	1 44	1 49	1 39	1 44	1 49
52	1 68	1 48	1 53	1 58	1 49	1 54	1 58
53	1 78	1 57	1 63	1 68	1 59	1 64	1 68
54	1 89	1 68	1 74	1 79	1 69	1 74	1 79
55	2 00	1 80	1 85	1 90	1 80	1 85	1 90

For semi-annual rates multiply annual by .51. For quarterly rates multiply annual by .26.

Premium Rates (Participating) for Monthly Income for 250 Months Certain, with Extra Rates to Continue the Income to Beneficiary through Life.

American 3½% Reserve.

Age of Insured	MONTHLY INCOME LIFE POLICY PAID-UP AT AGE 70. Figures for $100.00 Monthly for 250 Months. Commuted Value, $18,000.00	Figures for $40.00 Monthly for 250 Months. Commuted Value, $7,200.00	Extra Rates to Continue Income for Life for Each $10.00 of Monthly Income. Age of Beneficiary. 20	25	30	35	40	45	50	55	60
20	$311 40	$124 56	$ 6 46	$ 5 27	$ 4 21	$ 3 23	$ 2 34	$ 1 50	$0 89	$0 44	$0 15
21	318 60	127 44	6 59	5 38	4 30	3 28	2 35	1 53	89	44	15
22	326 34	130 54	6 72	5 49	4 35	3 34	2 37	1 56	89	44	17
23	334 44	133 78	6 86	5 59	4 43	3 37	2 40	1 58	92	45	17
24	342 72	137 09	7 02	5 73	4 51	3 42	2 43	1 59	92	45	17
25	351 72	140 69	7 20	5 86	4 60	3 48	2 48	1 61	94	45	17
26	361 08	144 43	7 41	6 00	4 70	3 53	2 51	1 64	95	45	17
27	370 98	148 39	7 63	6 16	4 81	3 61	2 57	1 67	95	47	17
28	381 60	152 64	7 89	6 34	4 95	3 70	2 60	1 67	97	47	20
29	392 58	157 03	8 16	6 51	5 08	3 78	2 65	1 73	1 00	50	20
30	404 28	161 71	8 43	6 72	5 22	3 89	2 73	1 76	1 03	50	20
31	416 88	166 75	8 75	6 97	5 38	4 00	2 79	1 81	1 03	50	20
32	430 02	172 01	9 10	7 21	5 57	4 11	2 87	1 87	1 06	53	20
33	444 24	177 70	9 48	7 49	5 79	4 25	2 96	1 90	1 09	53	20
34	459 00	183 60	9 94	7 84	6 01	4 39	3 04	1 95	1 12	53	20
35	475 02	190 01	10 46	8 19	6 28	4 55	3 15	2 01	1 12	53	20
36	491 94	196 78	10 98	8 60	6 56	4 75	3 27	2 07	1 15	54	20
37	509 94	203 98	11 59	9 05	6 87	4 97	3 41	2 13	1 20	56	21
38	529 20	211 68	12 22	9 54	7 20	5 20	3 55	2 24	1 23	59	23
39	549 90	219 96	12 89	10 08	7 60	5 45	3 69	2 33	1 29	62	23
40	572 04	228 82	13 63	10 67	8 02	5 76	3 87	2 41	1 35	65	23
41	595 80	238 32	14 48	11 32	8 50	6 10	4 07	2 53	1 41	65	23
42	621 18	248 47	15 42	12 07	9 05	6 48	4 33	2 68	1 50	68	24
43	648 72	259 49	16 46	12 87	9 68	6 88	4 59	2 82	1 58	74	26
44	678 42	271 37	17 60	13 78	10 35	7 35	4 91	3 00	1 67	77	29
45	710 64	284 26	18 85	14 84	11 12	7 89	5 27	3 21	1 76	83	29
46	745 20	298 08	20 22	15 98	11 98	8 49	5 66	3 43	1 86	87	32
47	783 18	313 27	21 70	17 21	12 92	9 15	6 08	3 67	1 97	91	32
48	824 40	329 76	23 31	18 53	13 93	9 87	6 53	3 93	2 09	96	34
49	869 22	347 69	25 06	19 96	15 03	10 65	7 01	4 21	2 23	1 01	34
50	918 54	367 42	26 97	21 48	16 20	11 49	7 51	4 51	2 38	1 06	36
51	972 54	389 02	29 19	23 35	17 55	12 49	8 13	4 89	2 56	1 13	39
52	1032 12	412 85	31 71	25 46	19 15	13 68	8 90	5 35	2 79	1 23	42
53	1098 00	439 20	34 53	27 83	21 02	15 07	9 83	5 90	3 07	1 34	46
54	1171 44	468 58	37 57	30 47	23 19	16 68	10 93	6 55	3 42	1 49	50
55	1253 52	501 41	41 14	33 39	25 56	18 51	12 22	7 32	3 84	1 68	55
56	1346 40	538 56	45 51	37 00	28 42	20 61	13 72	8 22	4 33	1 90	61
57	1451 88	580 75	50 29	41 01	31 59	23 04	15 44	9 27	4 89	2 15	69
58	1573 20	629 28	55 58	45 53	35 25	25 83	17 40	10 47	5 53	2 43	78
59	1714 32	685 73	61 44	50 62	39 48	29 02	19 62	11 86	6 26	2 75	88
60	1880 82	752 33	67 99	56 39	44 37	32 66	22 10	13 44	7 08	3 10	98

Largest Amount of Insurance it will write on a Single Life, $10,000. Premiums for Each $1,000 Insurance (Participating). Adopted Jan. 1, 1893.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.			Life with Return Premiums.				10-Year Renewable Term.
	Continuous Annual Premiums.	*10 Annual Premiums.	*15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	Life, 50 per cent Return.	Life, 100 per cent Return.	*10-Year Bond. 100% Return. 20-Year Settlem't	20-Year Bond. 100% Return.	
15, 16, 20	.....	$42 00	$31 45	$24 70	.....	.....	.....	.....	.....	.....	$47 30	27 10	.....
21	.....	42 70	31 95	25 20	.....	.....	.....	.....	.....	.....	48 15	27 70	.....
22	.....	43 40	32 50	25 70	.....	.....	.....	.....	.....	.....	49 10	28 30	.....
23	.....	44 15	33 05	26 20	.....	.....	.....	.....	.....	.....	50 10	28 90	.....
24	.....	44 95	33 65	26 75	.....	.....	.....	.....	.....	.....	51 10	29 55	.....
25	$19 85	45 75	34 25	27 30	314 64	105 20	68 40	49 85	20 70	21 50	52 15	30 25	12 52
26	20 45	46 55	34 90	27 85	321 05	105 30	68 50	50 00	21 30	22 20	53 25	30 95	12 68
27	21 00	47 45	35 55	28 45	327 67	105 35	68 60	50 10	21 90	22 85	54 45	31 75	12 89
28	21 60	48 30	36 20	29 10	334 56	105 45	68 75	50 20	22 60	23 55	55 70	32 50	13 14
29	22 25	49 25	36 90	29 75	341 70	105 55	68 85	50 40	23 30	24 30	57 00	33 35	13 37
30	22 90	50 20	37 65	30 40	349 08	105 70	69 00	50 60	24 00	25 10	58 40	34 20	13 65
31	23 60	51 20	38 40	31 10	356 73	105 80	69 15	50 80	24 80	25 95	59 85	35 15	13 94
32	24 35	52 20	39 15	31 85	364 65	105 90	69 30	51 00	25 60	26 90	61 40	36 15	14 28
33	25 15	53 25	39 95	32 60	372 85	106 05	69 45	51 20	26 50	27 85	63 10	37 15	14 74
34	25 95	54 35	40 80	33 40	381 32	106 15	69 65	51 45	27 40	28 90	64 85	38 30	15 05
35	26 85	55 45	41 70	34 20	390 07	106 30	69 85	51 75	28 45	30 05	66 75	39 45	15 52
36	27 75	56 65	42 60	35 05	399 09	106 45	70 05	52 00	29 50	31 20	68 80	40 70	15 97
37	28 70	57 85	43 55	35 95	408 42	106 60	70 30	52 35	30 60	32 45	70 95	42 05	16 51
38	29 75	59 10	44 55	36 90	418 04	106 80	70 55	52 75	31 80	33 85	73 35	43 50	17 09
39	30 80	60 45	45 55	37 90	427 95	107 00	70 85	53 15	33 05	35 25	75 85	45 05	17 76
40	31 95	61 80	46 65	38 95	438 15	107 20	71 20	53 65	34 40	36 85	78 65	46 70	18 46
41	33 20	63 25	47 75	40 10	448 65	107 45	71 60	54 15	35 90	38 60	81 65	48 50	19 23
42	34 50	64 70	48 95	41 25	459 44	107 80	72 00	54 75	37 50	40 45	84 95	50 45	20 08
43	35 90	66 30	50 20	42 50	470 53	108 15	72 50	55 35	39 15	42 40	88 55	52 55	21 01
44	37 35	67 90	51 55	43 80	481 92	108 55	73 10	56 10	40 95	44 55	92 50	54 80	22 05
45	38 95	69 65	52 95	45 20	493 59	109 00	73 70	56 90	42 95	46 95	96 85	57 25	23 17
46	40 60	71 40	54 40	46 65	505 56	109 50	74 40	57 80	45 05	49 50	101 65	59 90	24 42
47	42 40	73 20	55 90	48 20	517 81	110 10	75 15	58 75	47 30	52 25	106 90	62 75	25 80
48	44 25	75 10	57 50	49 80	530 34	110 70	75 95	59 80	49 70	55 20	112 70	65 80	27 28
49	46 20	77 05	59 15	51 50	543 33	111 35	76 85	60 95	52 25	58 35	119 15	69 15	28 91
50	48 30	79 10	60 85	53 35	556 20	112 10	77 80	62 20	55 05	61 80	126 30	72 65	30 71
51	50 50	81 20	62 65	55 25	569 51	112 90	78 90	63 60	.....	.....	134 30	.....	32 68
52	52 85	83 35	64 55	57 25	583 05	113 70	80 05	65 10	.....	.....	143 30	.....	34 84
53	55 35	85 60	66 55	59 35	596 84	114 65	81 30	66 70	.....	.....	153 45	.....	37 18
54	58 00	87 95	68 65	61 60	610 85	115 70	82 70	68 50	.....	.....	164 90	.....	39 80
55	60 80	90 35	70 85	64 00	625 07	116 80	84 25	70 45	.....	.....	177 95	.....	42 67
56	63 76	92 90	73 15	66 60	.....	118 05	85 90	.....	.....	.....	192 90	.....	.....
57	66 91	95 55	75 60	69 30	.....	119 40	87 76	.....	.....	.....	210 05	.....	.....
58	70 29	98 30	78 20	72 20	.....	120 95	89 80	.....	.....	.....	229 90	.....	.....
59	73 87	101 20	81 00	75 30	.....	122 50	92 00	.....	.....	.....	253 00	.....	.....
60	77 70	104 20	83 90	78 65	.....	124 35	94 45	.....	.....	.....	280 10	.....	.....

Ages 15 to 25 the rate is the same as at age 25 when no rate is given under age 25.
For semi-annual premiums add 4 per cent.
For quarterly premiums add 6 per cent.
*Adopted Jan. 1, 1910.

Largest Amount of Insurance it will write on one life, $10,000. Premiums for Each $1,000 Insurance (Nonparticipating).
Adopted January 1, 1910.

Age at Issue.	LIFE. Continuous Annual Premiums. Premiums First Year.	Continuous Annual Premiums. Premiums After First Year.	10 Annual Premiums. Premiums First Year.	10 Annual Premiums. Premiums After First Year.	15 Annual Premiums. Premiums First Year.	15 Annual Premiums. Premiums After First Year.	20 Annual Premiums. Premiums First Year.	20 Annual Premiums. Premiums After First Year.	ENDOWMENT. Continuous Annual Premiums. 10 Years. Premiums First Year.	10 Years. Premiums After First Year.	15 Years. Premiums First Year.	15 Years. Premiums After First Year.	20 Years. Premiums First Year.	20 Years. Premiums After 1st Year.
15, 16, 20	.....	.....	$42 00	$36 66	$31 45	$27 08	24 70	$22 42	.....	.....	.....	.....	.....	.....
21	.....	.....	42 70	37 20	31 95	27 48	25 20	22 75	.....	.....	.....	.....	.....	.....
22	.....	.....	43 40	37 78	32 50	27 90	25 70	23 11	.....	.....	.....	.....	.....	.....
23	.....	.....	44 15	38 42	33 05	28 39	26 20	23 47	.....	.....	.....	.....	.....	.....
24	.....	.....	44 95	39 09	33 65	28 84	26 75	23 86	.....	.....	.....	.....	.....	.....
25	$19 85	$16 20	45 75	39 79	34 25	29 36	27 30	24 15	105 20	$92 56	68 40	$57 90	49 85	41 87
26	20 45	16 65	46 55	40 52	34 90	29 92	27 85	24 60	105 30	92 64	68 50	57 97	50 00	41 97
27	21 00	17 15	47 45	41 18	35 55	30 41	28 45	25 12	105 35	92 71	68 60	58 06	50 10	42 10
28	21 60	17 60	48 30	41 95	36 20	31 00	29 10	25 62	105 45	92 80	68 75	58 16	50 20	42 22
29	22 25	18 15	49 25	42 75	36 90	31 61	29 75	26 08	105 55	92 89	68 85	58 27	50 40	42 35
30	22 90	18 65	50 20	43 30	37 65	32 16	30 40	26 66	105 70	93 00	69 00	58 38	50 60	42 50
31	23 60	19 25	51 20	44 34	38 40	32 80	31 10	27 16	105 80	93 10	69 15	58 50	50 80	42 66
32	24 35	19 85	52 20	45 22	39 15	33 47	31 85	27 73	105 90	93 20	69 30	58 64	51 00	42 84
33	25 15	20 50	53 25	46 14	39 95	34 09	32 60	28 32	106 05	93 30	69 45	58 78	51 20	43 00
34	25 95	21 15	54 35	47 08	40 80	34 81	33 40	28 89	106 15	93 40	69 65	58 92	51 45	43 23
35	26 85	21 85	55 45	48 05	41 70	35 63	34 20	29 54	106 30	93 58	69 85	59 09	51 75	43 45
36	27 75	22 60	56 65	49 06	42 60	36 40	35 05	30 21	106 45	93 66	70 05	59 27	52 00	43 70
37	28 70	23 40	57 85	50 10	43 55	37 22	35 95	30 92	106 60	93 80	70 30	59 47	52 35	44 00
38	29 75	24 25	59 10	51 18	44 55	37 98	36 90	31 66	106 80	93 96	70 55	59 70	52 75	44 30
39	30 80	25 10	60 45	52 32	45 55	38 86	37 90	32 37	107 00	94 18	70 85	59 96	53 15	44 65
40	31 95	26 05	61 80	53 48	46 65	39 79	38 95	33 20	107 20	94 38	71 20	60 24	53 65	45 08
41	33 20	27 05	63 25	54 69	47 75	40 76	40 10	34 06	107 45	94 57	71 50	60 57	54 15	45 48
42	34 50	28 10	64 70	55 86	48 95	41 77	41 25	34 99	107 80	94 84	72 00	60 95	54 75	45 96
43	35 90	29 25	66 30	57 20	50 20	42 75	42 50	35 95	108 15	95 16	72 50	61 36	55 35	46 50
44	37 35	30 45	67 90	58 60	51 55	43 88	43 80	36 91	108 55	95 52	73 10	61 84	56 10	47 12
45	38 95	31 75	69 65	60 05	52 95	44 96	45 20	37 96	109 00	95 93	73 70	62 37	56 90	47 80
46	40 60	33 10	71 40	61 41	54 40	46 18	46 65	39 03	109 50	96 38	74 40	62 95	57 80	48 54
47	42 40	34 55	73 20	62 95	55 90	47 46	48 20	40 23	110 10	96 86	75 15	63 58	58 75	49 34
48	44 25	36 05	75 10	64 56	57 50	48 80	49 80	41 48	110 70	97 40	75 95	64 27	59 80	50 23
49	46 20	37 65	77 05	66 20	59 15	50 08	51 50	42 80	111 35	97 98	76 85	65 02	60 95	51 20
50	48 30	39 35	79 10	67 91	60 85	51 52	53 35	44 20	112 10	98 62	77 80	65 84	62 20	52 24
51	50 50	41 15	81 20	69 88	62 65	53 04	55 25	45 77	112 90	99 30	78 90	66 74	63 60	53 40
52	52 85	43 10	83 35	71 66	64 55	54 74	57 25	47 32	113 70	100 07	80 05	67 73	65 10	54 66
53	55 35	45 10	85 60	73 71	66 55	56 55	59 35	49 08	114 65	100 90	81 30	68 81	66 70	56 08
54	58 00	47 25	87 95	75 68	68 65	58 43	61 60	50 82	115 70	101 80	82 70	70 00	68 50	57 52
55	60 80	49 55	90 35	77 89	70 85	60 28	64 00	52 80	116 80	102 79	84 25	71 28	70 45	59 18
56	63 76	51 95	92 90	80 02	73 15	62 38	66 60	54 91	118 05	103 87	85 90	72 69	.....	.....
57	66 91	54 55	95 55	82 41	75 60	64 59	69 30	57 15	119 40	105 07	87 76	74 26	.....	.....
58	70 29	57 30	98 30	84 94	78 20	66 94	72 20	59 55	120 95	106 38	89 80	75 99	.....	.....
59	73 87	60 20	101 20	87 56	81 00	69 44	75 30	62 26	122 50	107 82	92 00	77 84	.....	.....
60	77 70	63 30	104 20	90 32	83 90	72 09	78 65	65 02	124 35	109 40	94 45	79 90	.....	.....

For semi-annual premiums add 4 per cent.
For quarterly premiums add 6 per cent.
Surrender Values same as under Participating forms.

Premium Rates (Nonparticipating) for $10.00 Monthl Income to Beneficiary for 20 Years.

Actuaries 4% Reserve. Commuted Value, $1,765.

Adopted January 1, 1910.

Age at Issue.	ORDINARY LIFE.		20-PAYMENT LIFE.	
	Premium 1st Year.	Premium After 1st Year.	Premium 1st Year.	Premium After 1st Year.
15, 20	$ 33 65	$ 27 50	$ 41 90	$ 38 05
21	33 65	27 50	42 75	38 60
22	33 65	27 50	43 60	39 20
23	33 65	27 50	44 45	39 80
24	33 65	27 50	45 35	40 45
25	33 65	27 50	46 30	40 95
26	34 70	28 25	47 25	41 70
27	35 60	29 10	48 25	42 60
28	36 65	29 85	49 35	43 45
29	37 75	30 80	50 45	44 25
30	38 85	31 65	51 55	45 20
31	40 00	32 65	52 75	46 05
32	41 30	33 65	54 00	47 00
33	42 65	34 75	55 30	48 05
34	44 00	35 85	56 65	49 00
35	45 55	37 05	58 00	50 10
36	47 05	38 30	59 45	51 25
37	48 65	39 70	60 95	52 45
38	50 45	41 10	62 60	53 70
39	52 20	42 55	64 25	55 00
40	54 30	44 15	66 05	56 30
41	56 30	45 85	68 00	57 75
42	58 50	47 65	69 95	59 35
43	60 90	49 60	72 10	60 95
44	63 35	51 65	74 30	62 60
45	66 05	53 85	76 65	64 40
46	68 85	56 15	79 10	66 20
47	71 90	58 60	81 75	68 20
48	75 05	61 15	84 45	70 35
49	78 35	63 85	87 35	72 60
50	81 90	66 75	90 45	74 95
51	85 65	69 80	93 70	77 60
52	89 65	73 10	97 10	80 25
53	93 85	76 50	100 65	83 25
54	98 35	80 15	104 45	86 20
55	103 10	84 05	108 55	89 55
56	108 15	88 10	112 95	93 15
57	113 45	92 50	117 55	96 90
58	119 20	97 20	122 45	101 00
59	125 30	102 10	127 70	105 60
60	131 75	107 35	133 40	110 30

Not Issued on 20-Year Endowment form.

Largest Amount of Insurance it will write on a Single Life, $25,000.
Premiums for Each $1,000 Insurance (Participating).
Adopted January 1, 1908.

Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	20 Years.
21	$19 62	$48 56	$36 00	$29 84	$383 86	$105 84	$68 40	$50 07
22	20 06	49 30	36 55	30 31	389 47	105 92	68 50	50 17
23	20 51	50 06	37 13	30 80	395 25	106 02	68 60	50 28
24	20 99	50 85	37 73	31 31	401 22	106 11	68 70	50 40
25	21 49	51 67	38 35	31 83	407 37	106 22	68 82	50 53
26	22 01	52 51	38 98	32 37	413 73	106 33	68 94	50 66
27	22 56	53 38	39 65	32 94	420 28	106 44	69 07	50 81
28	23 14	54 28	40 33	33 52	427 03	106 56	69 21	50 97
29	23 74	55 21	41 05	34 13	434 00	106 70	69 35	51 13
30	24 38	56 18	41 78	34 76	441 18	106 84	69 51	51 31
31	25 05	57 18	42 55	35 42	448 58	106 98	69 68	51 51
32	25 75	58 21	43 34	36 11	456 22	107 15	69 86	51 72
33	26 50	59 28	44 16	36 82	464 08	107 32	70 06	51 95
34	27 28	60 38	45 02	37 56	472 18	107 50	70 27	52 20
35	28 11	61 53	45 91	38 34	480 52	107 70	70 50	52 47
36	28 98	62 71	46 83	39 15	489 11	107 91	70 75	52 78
37	29 90	63 94	47 79	40 00	497 94	108 14	71 02	53 10
38	30 88	65 21	48 79	40 89	507 04	108 39	71 32	53 47
39	31 91	66 53	49 83	41 81	516 39	108 66	71 64	53 87
40	33 01	67 90	50 92	42 79	526 00	108 96	72 00	54 31
41	34 16	69 32	52 06	43 82	535 87	109 28	72 40	54 80
42	35 39	70 79	53 24	44 90	546 01	109 63	72 83	55 33
43	36 70	72 32	54 49	46 04	556 42	110 03	73 32	55 93
44	38 08	73 91	55 79	47 25	567 10	110 46	73 85	56 59
45	39 55	75 57	57 16	48 52	578 04	110 94	74 44	57 32
46	41 12	77 30	58 60	49 87	589 26	111 47	75 10	58 14
47	42 79	79 10	60 11	51 31	600 72	112 06	75 83	59 03
48	44 57	80 98	61 71	52 83	612 44	112 72	76 64	60 03
49	46 46	82 95	63 39	54 45	624 39	113 44	77 54	61 13
50	48 48	84 99	65 16	56 17	636 56	114 24	78 53	62 34
51	50 62	87 12	67 03	58 01	648 92	115 13	79 62	63 67
52	52 91	89 35	69 01	59 97	661 47	116 10	80 82	65 15
53	55 35	91 68	71 10	62 06	674 18	117 17	82 15	66 76
54	57 95	94 11	73 31	64 29	687 05	118 35	83 61	68 55
55	60 72	96 66	75 66	66 69	700 05	119 64	85 21	70 51
56	63 68	99 33	78 16	.....	713 16	121 06	86 99	.....
57	66 84	102 13	80 82	.....	726 37	122 63	88 94	.....
58	70 22	105 08	83 66	.....	739 56	124 36	91 09	.....
59	73 83	108 19	86 69	.....	753 02	126 26	93 46	.....
60	77 69	111 47	89 94	.....	766 40	128 35	96 07	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $25,000.
Premiums for Each $1,000 Insurance (Nonparticipating).
Adopted September, 1911.

Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE. Continuous Annual Premiums.	LIFE. 10 Annual Premiums.	LIFE. 15 Annual Premiums.	LIFE. 20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	ENDOWMENT. 15 Years.	ENDOWMENT. 20 Years.
21	$15 49	$38 03	$28 13	$23 32	$92 17	$58 49	$42 08
22	15 85	38 68	28 62	23 72	92 25	58 59	42 17
23	16 23	39 34	29 11	24 13	92 34	58 67	42 27
24	16 61	40 02	29 62	24 56	92 43	58 75	42 36
25	17 03	40 73	30 16	25 01	92 53	58 85	42 46
26	17 47	41 48	30 72	25 49	92 63	58 95	42 57
27	17 92	42 24	31 29	25 97	92 74	59 05	42 68
28	18 40	43 05	31 90	26 49	92 85	59 18	42 82
29	18 91	43 87	32 52	27 02	92 97	59 30	42 95
30	19 45	44 73	33 17	27 57	93 11	59 44	43 10
31	20 01	45 63	33 85	28 15	93 24	59 58	43 27
32	20 60	46 55	34 55	28 74	93 39	59 74	43 44
33	21 23	47 52	35 28	29 37	93 55	59 91	43 63
34	21 90	48 52	36 06	30 03	93 73	60 09	43 85
35	22 61	49 56	36 85	30 72	93 91	60 28	44 08
36	23 34	50 63	37 66	31 43	94 10	60 49	44 32
37	24 13	51 75	38 53	32 19	94 32	60 73	44 60
38	24 97	52 93	39 44	32 99	94 56	60 99	44 91
39	25 85	54 15	40 38	33 80	94 81	61 27	45 25
40	26 80	55 39	41 36	34 68	95 08	61 58	45 64
41	27 81	56 70	42 40	35 60	95 39	61 93	46 05
42	28 91	58 08	43 49	36 59	95 71	62 32	46 53
43	30 07	59 53	44 64	37 64	96 11	62 77	47 07
44	31 30	61 02	45 84	38 72	96 53	63 25	47 65
45	32 61	62 57	47 09	39 88	96 96	63 77	48 30
46	34 01	64 19	48 42	41 11	97 47	64 37	49 02
47	35 50	65 89	49 82	42 42	98 03	65 02	49 80
48	37 10	67 65	51 29	43 80	98 64	65 76	50 70
49	38 80	69 50	52 85	45 28	99 32	66 56	51 69
50	40 61	71 42	54 47	46 83	100 05	67 45	52 76
51	42 54	73 41	56 18	48 50	100 86	68 42	53 95
52	44 60	75 51	57 99	50 28	101 75	69 49	55 25
53	46 81	77 70	59 92	52 18	102 74	70 68	56 72
54	49 16	79 97	61 95	54 20	103 81	71 99	58 31
55	51 67	82 34	64 11	56 37	104 98	73 42	60 05
56	54 36	84 85	66 40	...	106 29	75 02	.....
57	57 22	87 45	68 81	....	107 70	76 75	.....
58	60 30	90 20	71 42	....	109 26	78 69	.....
59	63 59	93 10	74 19	.....	110 97	80 82	.....
60	67 11	96 15	77 15	.....	112 87	83 16	.....

Paid-up, Extended Insurance, Cash and Loan Values same as under Participating Policies.

Largest Amount of Insurance it will write on a Single Life, $10,000. Premiums for Each $1,000 Insurance (Participating). Adopted 1911.

Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE				ENDOWMENT. Continuous Annual Premiums			TERM. Renewable and Convertible			
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	5 Years	10 Years	15 Years	20 Years
15	$17 39	.....	.....	$25 85	.....	.....	$47 76	.....	.....	.....	.....
16	17 69	.....	.....	26 20	.....	.....	47 90	.....	.....	.....	.....
17	18 02	.....	.....	26 58	.....	.....	48 04	.....	.....	.....	.....
18	18 37	.....	.....	26 97	.....	.....	48 16	.....	.....	.....	.....
19	18 73	.....	.....	27 38	.....	.....	48 32	.....	.....	.....	.....
20	19 10	$43 99	$33 12	27 81	$101 59	$65 93	48 46	$11 32	$11 47	$11 62	$11 87
21	19 50	44 70	33 65	28 25	101 72	66 06	48 60	11 44	11 60	11 78	12 03
22	19 92	45 42	34 19	28 71	101 85	66 20	48 72	11 56	11 73	11 94	12 20
23	20 37	46 18	34 76	29 19	101 99	66 32	48 87	11 68	11 87	12 09	12 37
24	20 83	46 93	35 35	29 70	102 14	66 45	49 02	11 81	12 01	12 25	12 56
25	21 32	47 74	35 96	30 22	102 30	66 60	49 16	11 95	12 16	12 42	12 77
26	21 83	48 57	36 59	30 75	102 44	66 75	49 34	12 10	12 33	12 62	12 99
27	22 36	49 45	37 27	31 32	102 61	66 95	49 50	12 25	12 50	12 81	13 23
28	22 93	50 33	37 97	31 92	102 80	67 10	49 70	12 41	12 69	13 04	13 49
29	23 53	51 29	36 68	32 54	103 00	67 29	49 90	12 59	12 89	13 27	13 78
30	24 16	52 25	39 41	33 17	103 18	67 50	50 10	12 78	13 10	13 50	14 09
31	24 82	53 26	40 20	33 85	103 40	67 72	50 33	12 98	13 34	13 78	14 44
32	25 52	54 31	41 00	34 54	103 61	67 94	50 58	13 20	13 59	14 07	14 82
33	26 25	55 39	41 83	35 27	103 84	68 18	50 85	13 43	13 86	14 41	15 24
34	27 03	56 51	42 69	36 04	104 10	68 45	51 13	13 69	14 16	14 77	15 70
35	27 85	57 69	43 60	36 85	104 36	68 70	51 44	13 96	14 48	15 16	16 22
36	28 73	58 91	44 55	37 67	104 65	69 00	51 78	14 26	14 83	15 58	16 79
37	29 64	60 16	45 53	38 53	104 95	69 33	52 15	14 58	15 22	16 08	17 42
38	30 61	61 48	46 57	39 45	105 27	69 58	52 55	14 93	15 64	16 62	18 12
39	31 64	62 85	47 65	40 41	105 62	70 05	52 99	15 31	16 11	17 21	18 89
40	32 74	64 27	48 80	41 43	106 00	70 47	53 46	15 73	16 63	17 89	19 74
41	33 90	65 74	49 97	42 50	106 39	70 91	53 99	16 18	17 20	18 61	20 67
42	35 14	67 28	51 20	43 63	106 82	71 40	54 57	16 68	17 85	19 45	21 71
43	36 46	68 87	52 49	44 81	107 30	71 94	55 20	17 24	18 57	20 35	22 85
44	37 86	70 53	53 86	46 07	107 81	72 53	55 90	17 86	19 37	21 35	24 11
45	39 35	72 28	55 30	47 40	108 38	73 17	56 66	18 55	20 26	22 49	25 50
46	40 92	74 11	56 80	48 79	109 00	73 90	57 52	19 33	21 25	23 71	27 02
47	42 60	76 00	58 41	50 29	109 67	74 67	58 45	20 21	22 36	25 08	28 69
48	44 41	77 98	60 08	51 67	110 42	75 55	59 49	21 19	23 59	26 60	30 52
49	46 31	80 05	61 84	53 56	111 22	76 50	60 62	22 28	24 95	28 26	32 52
50	48 35	82 21	63 70	55 35	112 12	77 55	61 88	23 49	26 45	30 09	34 71
51	50 52	84 47	65 65	57 26	113 10	78 68	63 25	24 83	28 11	32 11	37 08
52	52 85	86 82	67 79	59 30	114 14	79 95	64 75	26 31	29 94	34 32	39 66
53	55 32	89 29	69 91	61 47	115 32	81 32	66 40	27 95	31 95	36 70	42 45
54	57 97	91 85	72 23	63 80	116 58	82 84	68 23	29 75	34 15	39 37	45 45
55	60 80	94 54	74 68	66 28	117 98	84 50	70 21	31 74	36 58	42 26	48 69
56	63 81	97 37	77 30	68 94	119 47	86 34	72 40	33 92	39 24	45 41	52 15
57	67 02	100 33	80 06	71 79	121 15	88 33	74 78	36 33	42 16	48 84	55 86
58	70 44	103 43	83 02	74 84	122 94	90 52	77 40	38 97	45 36	52 58	59 83
59	74 12	106 71	86 20	78 15	124 91	92 95	80 25	41 88	48 87	56 57	64 08
60	78 05	110 16	89 60	81 70	127 10	95 60	83 39	45 07	52 70	60 94	68 81
61	82 26	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	86 77	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	91 60	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	96 77	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	102 30	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates multiply annual by .52. For quarterly rates multiply annual by .265.

Largest Amount of Insurance it will write on a Single Life, $10,000. Premiums for Each $1,000 Insurance (Nonparticipating). Adopted 1911.

Including Total and Permanent Disability Benefits.

Age at Issue.	Commercial Whole Life $5,000 Policy	Guaranteed Continuous Protection Whole Life Policy	LIFE. 10 Annual Premiums	LIFE. 15 Annual Premiums	LIFE. 20 Annual Premiums	ENDOWMENT. Continuous Annual Premiums. 10 Years	ENDOWMENT. 15 Years	ENDOWMENT. 20 Years	TERM. Renewable and Convertible. 5 Years	TERM. 10 Years	TERM. 15 Years	TERM. 20 Years
15	.....	$13 05	$33 97	$25 02	$20 71	$91 09	$57 60	$41 23	.....	.....	.....	.....
16	.....	13 31	34 45	25 38	21 03	91 12	57 65	41 28	.....	.....	.....	.....
17	.....	13 58	34 94	25 75	21 36	91 15	57 68	41 33	.....	.....	.....	.....
18	.....	13 86	35 47	26 15	21 70	91 19	57 73	41 39	.....	.....	.....	.....
19	.....	14 15	36 02	26 56	22 05	91 21	57 75	41 44	.....	.....	.....	.....
20	$68 05	14 47	36 58	27 05	22 40	91 27	57 81	41 50	$ 9 17	$ 9 31	$ 9 49	$ 9 71
21	69 50	14 79	37 15	27 47	22 76	91 30	57 84	41 56	9 23	9 38	9 58	9 80
22	71 05	15 13	37 76	27 95	23 15	91 36	57 90	41 61	9 29	9 46	9 66	9 92
23	72 75	15 49	38 41	28 40	23 56	91 40	57 98	41 70	9 35	9 54	9 76	10 04
24	74 45	15 86	39 04	28 88	23 96	91 44	58 02	41 74	9 42	9 62	9 86	10 18
25	76 20	16 25	39 72	29 40	24 40	91 50	58 10	41 83	9 50	9 72	9 98	10 32
26	78 15	16 67	40 40	29 91	24 82	91 56	58 15	41 92	9 59	9 82	10 10	10 48
27	80 15	17 11	41 12	30 46	25 30	91 63	58 24	42 00	9 67	9 92	10 24	10 64
28	82 20	17 57	41 88	31 02	25 76	91 70	58 31	42 09	9 77	10 04	10 39	10 84
29	84 45	18 06	42 65	31 63	26 25	91 77	58 39	42 18	9 88	10 16	10 55	11 05
30	86 75	18 56	43 48	32 24	26 78	91 85	58 50	42 30	9 98	10 31	10 73	11 28
31	89 25	19 11	44 31	32 85	27 34	91 93	58 58	42 43	10 10	10 46	10 92	11 54
32	91 80	19 68	45 17	33 52	27 90	92 03	58 69	42 60	10 24	10 63	11 14	11 84
33	94 55	20 27	46 06	34 21	28 46	92 10	58 82	42 74	10 38	10 81	11 38	12 17
34	97 40	20 91	47 00	34 92	29 10	92 23	58 95	42 91	10 54	11 02	11 64	12 54
35	100 50	21 59	47 97	35 66	29 73	92 34	59 10	43 09	10 72	11 23	11 94	12 96
36	103 75	22 29	48 98	36 43	30 41	92 45	59 26	43 30	10 91	11 48	12 29	13 42
37	107 10	23 05	50 05	37 24	31 10	92 60	59 44	43 52	11 12	11 76	12 66	13 93
38	110 75	23 84	51 12	38 08	31 86	92 76	59 65	43 79	11 33	12 07	13 09	14 52
39	114 60	24 69	52 25	38 95	32 62	92 92	59 85	44 07	11 60	12 41	13 57	15 16
40	118 65	25 59	53 42	39 88	33 43	93 11	60 09	44 40	11 89	12 80	14 11	15 88
41	122 95	26 54	54 63	40 85	34 30	93 32	60 35	44 73	12 20	13 24	14 71	16 67
42	127 50	27 55	55 87	41 83	35 20	93 55	60 66	45 15	12 56	13 74	15 40	17 56
43	132 40	28 63	57 20	42 88	36 15	93 80	61 00	45 58	12 96	14 30	16 15	18 54
44	137 60	29 78	58 58	43 97	37 15	94 08	61 38	46 07	13 42	14 94	17 00	19 64
45	143 10	31 01	60 00	45 14	38 20	94 40	61 81	46 60	13 94	15 66	17 96	20 84
46	149 00	32 31	61 48	46 35	39 35	94 76	62 30	47 26	14 54	16 48	19 02	22 19
47	155 25	33 70	63 04	47 63	40 54	95 18	62 84	47 94	15 22	17 40	20 21	23 65
48	161 90	35 18	64 63	48 97	41 80	95 64	63 45	48 69	16 00	18 42	21 53	25 27
49	169 05	36 76	66 33	50 38	43 16	96 15	64 09	49 56	16 87	19 57	22 98	27 06
50	176 65	38 45	68 07	51 86	44 60	96 73	64 85	50 51	17 86	20 84	24 59	29 00
51	184 75	40 24	69 90	53 45	46 12	97 36	65 67	51 56	18 95	22 26	26 36	31 13
52	193 30	42 15	71 79	55 10	47 73	98 06	66 58	52 71	20 17	23 83	28 32	33 44
53	202 50	44 20	73 81	56 86	49 47	98 85	67 64	54 00	21 53	25 56	30 47	35 94
54	212 35	46 38	75 86	58 72	50 32	99 73	68 75	55 43	23 04	27 48	32 82	38 65
55	222 80	48 71	78 05	60 68	53 30	100 70	70 00	57 00	24 72	29 60	35 40	41 57
56	233 95	51 19	80 34	62 77	55 46	101 77	71 38	58 72	26 58	31 94	38 23	44 70
57	245 95	53 86	82 70	65 00	57 73	102 95	72 93	60 64	28 63	34 51	41 30	48 05
58	258 65	56 70	85 19	67 34	60 20	104 24	74 60	62 72	30 90	37 34	44 65	51 64
59	272 35	59 76	87 80	69 87	62 81	105 70	76 50	65 02	33 41	40 46	48 28	55 49
60	286 95	63 01	90 57	72 55	65 65	107 29	78 56	67 56	36 18	43 88	52 20	59 59
61	.....	66 49	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	.....	70 24	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	.....	74 25	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	.....	78 55	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	.....	83 16	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates multiply annual by .52. For quarterly rates multiply annual by .26.

Largest Amount of Insurance written on a Single Life, $40,000

Premiums for Each $1,000 Insurance (Participating).

Adopted Jan. 1, 1908.

Age at Last.	LIFE.					ENDOWMENT. Continuous Annual Premiums.						Convertible Term Adopted June 1, 1912.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	5 Years.
20	$18 01	$45 51	$33 61	$27 78	$374 03	$101 09	$65 14	$47 54	$37 27	$30 69	$26 23	$10 47
21	18 40	46 18	34 11	28 21	379 25	101 17	65 23	47 62	37 36	30 80	26 38	10 57
22	18 80	46 88	34 64	28 65	384 63	101 23	65 30	47 72	37 47	30 92	26 52	10 68
23	19 23	47 59	35 19	29 10	390 17	101 31	65 39	47 81	37 58	31 05	26 67	10 78
24	19 68	48 35	35 75	29 59	395 90	101 40	65 48	47 91	37 70	31 19	26 84	10 89
25	20 14	49 11	36 33	30 07	401 80	101 48	65 59	48 03	37 82	31 34	27 03	11 02
26	20 64	49 91	36 93	30 58	407 89	101 58	65 68	48 14	37 96	31 51	27 23	11 15
27	21 15	50 74	37 56	31 12	414 17	101 68	65 79	48 27	38 11	31 69	27 46	11 28
28	21 69	51 59	38 20	31 67	420 65	101 78	65 92	48 41	38 28	31 88	27 70	11 43
29	22 26	52 47	38 87	32 23	427 33	101 89	66 04	48 56	38 45	32 10	27 97	11 59
30	22 85	53 38	39 56	32 83	434 20	102 01	66 18	48 71	38 64	32 34	28 26	11 75
31	23 49	54 32	40 29	33 45	441 30	102 15	66 33	48 89	38 84	32 59	28 58	11 93
32	24 15	55 30	41 03	34 09	448 60	102 28	66 49	49 07	39 08	32 88	28 94	12 12
33	24 84	56 31	41 81	34 75	456 14	102 43	66 66	49 28	39 33	33 19	29 33	12 33
34	25 56	57 35	42 61	35 44	463 89	102 59	66 85	49 50	39 60	33 54	29 75	12 55
35	26 35	58 44	43 44	36 17	471 87	102 76	67 05	49 75	39 90	33 91	30 23	12 80
36	27 18	59 55	44 31	36 93	480 10	102 94	67 27	50 01	40 25	34 33	30 75	13 06
37	28 04	60 71	45 21	37 73	488 54	103 15	67 51	50 30	40 62	34 79	31 31	13 35
38	28 95	61 91	46 14	38 56	497 25	103 36	67 77	50 63	41 02	35 30	31 94	13 68
39	29 91	63 15	47 13	39 42	506 18	103 60	68 06	50 99	41 47	35 86	32 62	14 01
40	30 94	64 44	48 14	40 34	515 36	103 86	68 38	51 39	41 97	36 48	33 37	14 38
41	32 03	65 77	49 21	41 30	524 80	104 14	68 73	51 84	42 52	37 16	.....	14 79
42	33 18	67 17	50 32	42 30	534 48	104 45	69 13	52 33	43 13	37 91	.....	15 25
43	34 40	68 61	51 48	43 37	544 41	104 80	69 56	52 87	43 81	38 74	.....	15 75
44	35 70	70 11	52 70	44 50	554 61	105 19	70 04	53 48	44 55	39 65	.....	16 31
45	37 09	71 66	53 99	45 69	565 05	105 61	70 58	54 15	45 39	40 66	.....	16 95
46	38 55	73 28	55 33	46 95	575 78	106 09	71 18	54 88	46 30	.....	.....	17 66
47	40 11	74 98	56 75	48 29	586 65	106 62	71 84	55 70	47 31	.....	.....	18 46
48	41 79	76 74	58 24	49 72	597 81	107 21	72 58	56 63	48 43	.....	.....	19 36
49	43 56	78 59	59 81	51 22	609 17	107 86	73 39	57 64	49 67	.....	.....	20 38
50	45 45	80 51	61 47	52 83	620 74	108 59	74 30	58 76	51 03	.....	.....	21 49
51	47 46	82 50	63 21	54 55	632 48	109 39	75 29	59 98	.....	.....	.....	22 73
52	49 60	84 59	65 06	56 38	644 38	110 26	76 40	61 35	.....	.....	.....	24 09
53	51 89	86 76	67 01	58 33	656 44	111 24	77 61	62 85	.....	.....	.....	25 61
54	54 33	89 05	69 08	60 42	668 61	112 31	78 95	64 51	.....	.....	.....	27 28
55	56 93	91 42	71 27	62 66	680 91	113 49	80 45	66 32	.....	.....	.....	29 12
56	59 70	93 92	73 60	65 05	693 30	114 79	82 08	.....	.....	.....	.....	31 16
57	62 66	96 54	76 08	67 64	705 76	116 22	83 88	.....	.....	.....	.....	33 39
58	65 83	99 29	78 73	70 40	718 28	117 80	85 86	.....	.....	.....	.....	35 86
59	69 21	102 20	81 57	73 33	730 83	119 55	88 06	.....	.....	.....	.....	38 56
60	72 84	105 26	84 60	76 59	743 39	121 47	90 48	.....	.....	.....	.....	41 54
61	76 70	108 50	87 84	80 04	755 94	123 58	.....	.....	.....	.....	.....	.....
62	80 86	111 93	91 24	83 77	768 45	125 93	.....	.....	.....	.....	.....	.....
63	85 29	115 58	95 09	87 81	780 91	128 51	.....	.....	.....	.....	.....	.....
64	90 05	119 46	99 13	92 17	793 29	131 36	.....	.....	.....	.....	.....	.....
65	95 14	123 60	103 48	96 90	805 56	134 49	.....	.....	.....	.....	.....	.....

For semi-annual rates add 2 per cent and divide by 2; for quarterly rates add 3 per cent and divide by 4. Any fraction of a cent in the result is to be taken as one cent.

Premium Rates (Participating) for *$50.00 Annual Income to Beneficiary During Life, with 20 Payments Certain.

American 3% Reserve. **Commuted Value, $766.19.**

Age of Insured.	LIFE. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20 YEAR ENDOWMENT. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
20	$15 92	$15 09	$14 41	$13 98	$13 80	$24 29	$23 01	$22 02	$21 47	$21 28	$49 81	$47 22	$45 66	$45 05	$44 85
21	16 28	15 42	14 71	14 28	14 10	24 67	23 37	22 35	21 80	21 61	49 58	46 90	45 31	44 69	44 49
22	16 60	15 74	15 02	14 58	14 40	25 05	23 72	22 70	22 14	21 95	49 36	46 58	44 94	44 31	44 11
23	16 97	16 08	15 36	14 91	14 73	25 45	24 09	23 06	22 49	22 30	49 15	46 28	44 58	43 94	43 74
24	17 37	16 45	15 71	15 26	15 08	25 87	24 48	23 44	22 87	22 67	48 96	45 99	44 23	43 58	43 38
25	17 77	16 82	16 07	15 61	15 43	26 30	24 87	23 82	23 24	23 04	48 78	45 71	43 89	43 23	43 03
26	18 20	17 22	16 46	15 99	15 81	26 76	25 29	24 22	23 63	23 43	48 59	45 42	43 55	42 87	42 67
27	18 65	17 64	16 86	16 39	16 20	27 23	25 73	24 63	24 05	23 84	48 42	45 15	43 24	42 54	42 34
28	19 14	18 09	17 28	16 81	16 62	27 73	26 19	25 07	24 48	24 27	48 29	44 92	42 95	42 23	42 03
29	19 64	18 56	17 74	17 26	17 06	28 23	26 65	25 51	24 90	24 69	48 16	44 69	42 66	41 93	41 72
30	20 17	19 05	18 20	17 71	17 51	28 77	27 14	25 98	25 36	25 15	48 05	44 48	42 39	41 65	41 43
31	20 75	19 58	18 71	18 20	18 00	29 35	27 66	26 48	25 84	25 63	47 98	44 32	42 16	41 40	41 18
32	21 33	20 12	19 23	18 71	18 50	29 94	28 20	26 98	26 34	26 12	47 93	44 17	41 94	41 16	40 94
33	21 96	20 69	19 77	19 24	19 03	30 57	28 76	27 51	26 85	26 63	47 91	44 07	41 77	40 96	40 74
34	22 66	21 31	20 36	19 81	19 60	31 22	29 34	28 06	27 38	27 15	47 94	44 00	41 63	40 79	40 57
35	23 38	21 96	20 97	20 40	20 19	31 94	29 97	28 63	27 94	27 71	48 00	43 97	41 51	40 65	40 43
36	24 17	22 67	21 63	21 04	20 83	32 69	30 64	29 26	28 54	28 30	48 11	43 97	41 43	40 55	40 32
37	24 98	23 40	22 30	21 70	21 48	33 47	31 33	29 90	29 15	28 91	48 28	44 03	41 41	40 51	40 27
38	25 86	24 18	23 04	22 41	22 18	34 30	32 06	30 56	29 79	29 54	48 48	44 11	41 43	40 50	40 25
39	26 78	25 01	23 81	23 16	22 92	35 15	32 82	31 25	30 45	30 20	48 74	44 27	41 52	40 56	40 30
40	27 78	25 91	24 63	23 96	23 71	36 08	33 63	31 99	31 17	30 91	49 06	44 48	41 64	40 65	40 38
41	28 84	26 86	25 50	24 79	24 54	37 06	34 47	32 76	31 91	31 64	49 47	44 78	41 85	40 83	40 55
42	29 96	27 87	26 43	25 68	25 42	38 10	35 38	33 57	32 69	32 41	49 91	45 12	42 09	41 04	40 75
43	31 20	28 95	27 42	26 64	26 36	39 21	36 34	34 45	33 53	33 23	50 42	45 54	42 41	41 32	41 02
44	32 49	30 10	28 47	27 64	27 35	40 39	37 38	35 38	34 41	34 10	51 03	46 05	42 82	41 69	41 37
45	33 92	31 34	29 61	28 73	28 42	41 65	38 48	36 37	35 34	35 01	51 70	46 64	43 30	42 12	41 78
46	35 42	32 66	30 81	29 86	29 54	43 00	39 65	37 42	36 32	35 97	52 44	47 30	43 86	42 62	42 26
47	37 01	34 08	32 08	31 07	30 73	44 43	40 90	38 54	37 37	37 00	53 28	48 05	44 50	43 20	42 82
48	38 75	35 63	33 47	32 38	32 02	45 96	42 24	39 73	38 48	38 09	54 23	48 91	45 26	43 88	43 48
49	40 58	37 24	34 94	33 76	33 38	47 59	43 67	40 97	39 65	39 24	55 28	49 86	46 11	44 64	44 22
50	42 55	38 99	36 49	35 23	34 82	49 35	45 23	42 34	40 92	40 48	56 45	50 92	47 06	45 49	45 05
51	44 65	40 87	38 16	36 80	36 36	51 23	46 88	43 79	42 27	41 80	57 74	52 08	48 11	46 44	45 97
52	46 91	42 89	39 96	38 47	38 00	53 24	48 66	45 35	43 70	43 20	59 22	53 43	49 30	47 52	47 02
53	49 34	45 05	41 88	40 27	39 76	55 37	50 55	47 01	45 23	44 69	60 83	54 91	50 60	48 70	48 16
54	51 94	47 36	43 95	42 18	41 63	57 66	52 56	48 79	46 86	46 29	62 65	56 56	52 05	50 01	49 43
55	54 73	49 83	46 14	44 22	43 62	60 13	54 74	50 71	48 64	48 01	64 64	58 35	53 62	51 44	50 81
56	57 70	52 47	48 49	46 40	45 74	62 77	57 07	52 75	50 53	49 84	.....	.....	.....	.....	.....
57	60 90	55 32	51 01	48 74	48 01	65 64	59 62	54 99	52 59	51 83	.....	.....	.....	.....	.....
58	64 32	58 39	53 73	51 23	50 44	68 71	62 34	57 39	54 76	53 94	.....	.....	.....	.....	.....
59	67 98	61 67	56 63	53 90	55 03	72 01	65 31	59 98	57 12	56 22	.....	.....	.....	.....	.....
60	71 91	65 22	59 77	56 77	55 81	75 56	68 52	62 78	59 67	58 68	.....	.....	.....	.....	.....
61	76 12	69 01	63 12	59 84	58 77	79 39	71 97	65 82	62 41	61 33	.....	.....	.....	.....	.....
62	80 64	73 09	66 72	63 13	61 95	83 52	75 69	69 09	65 37	64 18	.....	.....	.....	.....	.....
63	85 49	77 47	70 60	66 65	65 35	87 99	79 72	72 64	68 59	67 28	.....	.....	.....	.....	.....
64	90 71	82 19	74 76	70 44	69 00	92 82	84 10	76 48	72 07	70 62	.....	.....	.....	.....	.....
65	96 30	87 26	79 24	74 50	72 90	98 06	88 83	80 66	75 85	74 24	.....	.....	.....	.....	.....

*This company does not publish rates for $10.00 Monthly Income Policy.

Contract provides that equivalent of each $100 of Annual payment may be madein Monthly Instalments of $8.45.

Largest Amount of Insurance it will write on a Single Life, *"Indefinite." Premiums for each $1,000 Insurance (Participating).

Adopted September 1, 1915.

Age at Issue.	LIFE						ENDOWMENT—Continuous Annual Premiums					ENDOWM'T 10 Annual Premiums		20-Premiums 30-Y'r Endowm't
	Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	15 Years.	20 Years.	
20	$18 95	$45 20	$33 70	$28 05	$24 75	$22 65	$103 40	$66 45	$48 40	$37 85	$31 15	$90 75	$80 25	$39 10
21	19 35	45 95	34 25	28 50	25 20	23 05	103 45	66 55	48 45	37 95	31 25	90 80	80 35	39 25
22	19 80	46 75	34 85	29 00	25 60	23 45	103 55	66 60	48 55	38 10	31 40	90 90	80 45	39 40
23	20 30	47 55	35 45	29 50	26 10	23 90	103 60	66 70	48 70	38 20	31 60	91 00	80 55	39 55
24	20 75	48 35	36 05	30 05	26 55	24 35	103 70	66 80	48 80	38 35	31 75	91 05	80 70	39 75
25	21 25	49 20	36 70	30 55	27 05	24 80	103 75	66 90	48 90	38 50	31 95	91 20	80 85	39 90
26	21 80	50 05	37 35	31 15	27 55	25 30	103 85	67 00	49 05	38 70	32 15	91 30	80 95	40 10
27	22 35	51 00	38 05	31 70	28 10	25 80	103 95	67 15	49 20	38 85	32 35	91 40	81 10	40 30
28	22 95	51 90	38 75	32 35	28 65	26 30	104 05	67 30	49 35	39 05	32 60	91 55	81 30	40 55
29	23 55	52 85	39 45	32 95	29 20	26 90	104 20	67 40	49 55	39 25	32 85	91 70	81 45	40 80
30	24 20	53 85	40 20	33 60	29 80	27 45	104 30	67 55	49 70	39 50	33 15	91 85	81 70	41 10
31	24 85	54 85	41 00	34 25	30 45	28 05	104 45	67 75	49 95	39 75	33 45	92 00	81 90	41 40
32	25 55	55 90	41 80	35 00	31 05	28 65	104 60	67 95	50 15	40 05	33 80	92 20	82 15	41 70
33	26 30	57 00	42 65	35 70	31 75	29 35	104 75	68 15	50 40	40 35	34 15	92 40	82 40	42 05
34	27 10	58 15	43 50	36 45	32 45	30 00	104 95	68 35	50 65	40 65	34 55	92 60	82 65	42 45
35	27 90	59 25	44 40	37 25	33 20	30 75	105 15	68 60	50 95	41 00	35 00	92 80	82 95	42 85
36	28 75	60 45	45 35	38 05	33 95	31 50	105 35	68 85	51 30	41 40	35 50	93 05	83 30	43 30
37	29 65	61 70	46 30	38 90	34 75	32 30	105 55	69 10	51 65	41 85	36 00	93 35	83 65	43 80
38	30 60	62 95	47 30	39 80	35 60	33 15	105 80	69 45	52 00	42 30	36 55	93 65	84 05	44 30
39	31 60	64 25	48 30	40 70	36 50	34 05	106 10	69 75	52 45	42 80	37 20	94 00	84 45	44 90
40	32 65	65 60	49 40	41 65	37 45	34 95	106 35	70 15	52 85	43 35	37 85	94 35	84 90	45 50
41	33 80	66 95	50 50	42 70	38 40	35 95	106 70	70 55	53 35	43 95	38 55	94 70	85 45	46 20
42	34 95	68 40	51 65	43 75	39 40	37 00	107 05	70 95	53 90	44 60	39 35	95 15	85 95	46 95
43	36 20	69 85	52 85	44 85	40 50	38 10	107 40	71 45	54 50	45 35	40 20	95 60	86 55	47 75
44	37 50	71 40	54 10	46 00	41 65	39 25	107 85	71 95	55 10	46 10	41 15	96 10	87 20	48 60
45	38 90	72 95	55 40	47 20	42 85	40 50	108 25	72 50	55 80	46 95	42 15	96 65	87 90	49 50
46	40 35	74 60	56 75	48 45	44 10	41 80	108 75	73 10	56 55	47 85	.....	97 25	88 65	.....
47	41 90	76 25	58 15	49 80	45 45	43 20	109 30	73 80	57 40	48 90	.....	97 90	89 45	.....
48	43 50	78 00	59 65	51 20	46 90	44 70	109 85	74 50	58 30	50 00	.....	98 60	90 35	.....
49	45 25	79 75	61 15	52 70	48 40	46 25	110 50	75 35	59 30	51 20	.....	99 35	91 35	.....
50	47 05	81 65	62 75	54 25	50 00	47 95	111 20	76 20	60 35	52 50	.....	100 15	92 40	.....
51	49 00	83 55	64 45	55 90	.....	.....	111 95	77 15	61 55	.....	.....	101 05	93 50	.....
52	51 05	85 55	66 25	57 65	.....	.....	112 80	78 20	62 85	.....	.....	102 05	94 75	.....
53	53 20	87 60	68 10	59 50	.....	.....	113 70	79 35	64 25	.....	.....	103 15	96 10	.....
54	55 50	89 80	70 05	61 50	.....	.....	114 65	80 60	65 80	.....	.....	104 30	97 50	.....
55	57 95	92 00	72 15	63 60	.....	.....	115 75	81 95	67 45	.....	.....	105 60	99 10	.....
56	60 55	94 35	74 30	.....	.....	.....	116 90	83 45	.....	.....	.....	107 00	100 80	.....
57	63 30	96 80	76 60	.....	.....	.....	118 20	85 05	.....	.....	.....	108 50	102 60	.....
58	66 25	99 35	79 10	.....	.....	.....	119 60	86 85	.....	.....	.....	110 15	104 60	.....
59	69 35	102 05	81 70	.....	.....	.....	121 15	88 85	.....	.....	.....	112 00	106 75	.....
60	72 65	104 85	84 45	.....	.....	.....	122 85	90 95	.....	.....	.....	113 95	109 05	.....

For Policies containing Disability Benefit rider addition of 25 cents to $2.20 per $1,000 is made according to age of insured and form of policy.

*All above $50,000 is reinsured.

For semi-annual rates, add 3 per cent and divide by 2.

For quarterly rates, add 5 per cent and divide by 4.

(Limit *Indefinate)

Extra Annual Premiums to provide for Waiver of Premiums and Payment of Policy in Ten Annual Instalments in Event of Permanent Disability of Insured before attaining age of 60 for $1,000.

Om. (5) 3% Adopted September 1, 1915

Age	LIFE.				ENDOWMENT.				
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr.	30 Yr.
20	$0 35	$0 70	$0 55	$0 45	$0 25	$0 25	$0 25	$0 25	$0 25
21	35	70	55	45	25	25	25	25	25
22	40	75	55	50	25	25	25	25	25
23	40	75	60	50	25	25	25	25	30
24	45	80	60	55	25	25	25	30	30
25	45	80	60	55	25	25	25	30	30
26	45	80	60	55	25	25	25	30	35
27	50	85	65	55	25	25	30	35	35
28	50	85	65	60	30	30	30	35	40
29	55	90	70	60	30	30	35	40	40
30	55	90	70	60	30	30	35	40	45
31	55	90	70	60	30	30	35	45	50
32	60	95	75	65	30	35	40	45	50
33	60	95	75	65	35	35	40	50	55
34	65	1 00	80	70	35	40	45	50	55
35	65	1 00	80	70	35	40	45	55	60
36	70	1 05	80	75	40	45	50	60	65
37	75	1 05	85	75	40	50	55	65	70
38	75	1 10	85	80	45	50	55	65	70
39	80	1 10	90	80	45	55	60	70	75
40	85	1 15	90	85	50	60	65	75	80
41	90	1 20	95	90	55	65	70	80	85
42	95	1 20	1 00	95	60	70	75	85	90
43	1 00	1 25	1 00	1 00	60	75	80	90	95
44	1 05	1 25	1 05	1 05	65	80	85	95	1 00
45	1 10	1 30	1 10	1 10	70	85	95	1 05	1 05
46	1 15	1 35	1 15	1 15	75	95	1 05	1 15	.....
47	1 20	1 40	1 20	1 20	80	1 05	1 15	1 25	.....
48	1 30	1 40	1 30	1 30	90	1 15	1 25	1 30	.....
49	1 40	1 45	1 40	1 40	1 00	1 25	1 35	1 40	.....
50	1 50	1 50	1 50	1 50	1 10	1 35	1 45	1 50	.....
51	1 60	1 60	1 60	1 60	1 20	1 45	1 55	.....	.....
52	1 75	1 75	1 75	1 75	1 35	1 60	1 70	.....	.....
53	1 90	1 90	1 90	1 90	1 50	1 75	1 85	.....	.....
54	2 05	2 05	2 05	2 05	1 70	1 90	2 00	.....	.....
55	2 20	2 20	2 20	2 20	1 90	2 05	2 15	.....	.....

For semi-annual rates, multiply by 1.03 and divide by 2.
For quarterly rates, multiply by 1.05 and divide by 4.
*All above $50,000 reinsured. See latter part of book for Term Rates.

Largest Amount of Nonparticipating Insurance it will write on a Single Life *"Indefinite." Premiums for Each $1,000.
(Nonparticipating.)

Age at Issue	ADOPTED JULY, 1912. LIFE: Contin'us Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	ENDOWMENT—Continuous Annual Premiums: 10 Years	15 Years	20 Years	25 Years	30 Years	Adt'd Sep., '11 Term Assurance: 5 Years Convertible in 5 Years	10 Years Convertible in 10 Years
20	$14 80	$36 60	$27 10	$22 40	$19 75	$18 05	$91 30	$57 85	$41 50	$32 05	$26 05	$9 05	$10 25
21	15 15	37 20	27 50	22 80	20 05	18 35	91 35	57 85	41 55	32 10	26 15	9 10	10 35
22	15 50	37 80	27 95	23 15	20 40	18 65	91 40	57 95	41 65	32 20	26 25	9 15	10 50
23	15 85	38 45	28 45	23 55	20 75	19 00	91 45	58 00	41 70	32 30	26 35	9 25	10 60
24	16 20	39 05	28 90	24 00	21 15	19 30	91 45	58 05	41 75	32 35	26 45	9 35	10 75
25	16 60	39 75	29 45	24 40	21 50	19 70	91 55	58 10	41 85	32 50	26 55	9 45	10 90
26	17 00	40 45	29 95	24 85	21 90	20 05	91 60	58 20	41 95	32 55	26 70	9 55	11 05
27	17 45	41 15	30 50	25 30	22 35	20 45	91 65	58 25	42 00	32 65	26 80	9 65	11 25
28	17 90	41 90	31 05	25 80	22 75	20 85	91 70	58 35	42 10	32 80	27 00	9 80	11 45
29	18 40	42 70	31 65	26 30	23 20	21 30	91 80	58 40	42 20	32 90	27 15	9 95	11 65
30	18 90	43 50	32 25	26 80	23 70	21 75	91 85	58 55	42 35	33 10	27 35	10 10	11 90
31	19 45	44 35	32 90	27 35	24 20	22 20	91 95	58 60	42 45	33 25	27 55	10 25	12 10
32	20 00	45 20	33 55	27 90	24 70	22 70	92 05	58 75	42 60	33 40	27 75	10 45	12 40
33	20 60	46 10	34 25	28 50	25 25	23 25	92 15	58 85	42 75	33 60	28 00	10 65	12 70
34	21 20	47 05	34 95	29 10	25 80	23 80	92 25	59 00	42 95	33 80	28 30	10 85	13 05
35	21 90	48 00	35 70	29 75	26 40	24 40	92 35	59 15	43 10	34 05	28 60	11 10	13 40
36	22 60	49 00	36 45	30 45	27 05	25 00	92 50	59 30	43 30	34 35	28 95	11 35	13 80
37	23 35	50 05	37 25	31 15	27 70	25 65	92 65	59 45	43 55	34 65	29 35	11 60	14 20
38	24 15	51 15	38 10	31 90	28 40	26 35	92 80	59 65	43 80	34 95	29 80	11 90	14 65
39	24 95	52 25	39 00	32 65	29 15	27 10	92 95	59 90	44 10	35 35	30 25	12 25	15 20
40	25 85	53 45	39 90	33 45	29 90	27 85	93 15	60 15	44 40	35 75	30 75	12 75	15 85
41	26 80	54 65	40 85	34 30	30 75	28 70	93 35	60 40	44 75	36 20	31 35	13 30	16 60
42	27 80	55 90	41 85	35 20	31 60	29 60	93 55	60 70	45 15	36 70	31 95	13 85	17 40
43	28 85	57 25	42 90	36 15	32 55	30 55	93 80	61 05	45 60	37 30	32 70	14 50	18 25
44	30 00	58 60	44 00	37 15	33 50	31 55	94 10	61 40	46 10	37 90	33 50	15 30	19 25
45	31 20	60 05	45 15	38 25	34 60	32 60	94 45	61 85	46 65	38 60	34 35	16 20	20 30
46	32 45	61 50	46 40	39 35	35 70	33 80	94 80	62 35	47 25	39 40	35 30	17 15	21 45
47	33 85	63 05	47 65	40 55	36 90	35 05	95 20	62 85	47 95	40 25	36 35	18 20	22 70
48	35 25	64 65	49 00	41 85	38 20	36 35	95 65	63 45	48 70	41 25	37 50	19 35	24 05
49	36 80	66 35	50 40	43 20	39 55	37 80	96 15	64 15	49 60	42 30	38 75	20 60	25 55
50	38 50	68 10	51 90	44 60	41 00	39 35	96 75	64 90	50 55	43 45	40 15	21 90	27 15
51	40 25	69 95	53 50	46 15	42 60	.....	97 40	65 70	51 60	44 75	.....	23 40	28 90
52	42 10	71 85	55 15	47 75	44 30	.....	98 10	66 60	52 75	46 20	.....	25 00	30 85
53	44 15	73 85	56 90	49 50	46 10	.....	98 90	67 65	54 05	47 75	.....	26 75	32 95
54	46 25	75 90	58 75	51 35	48 05	.....	99 75	68 80	55 45	49 45	.....	28 60	35 25
55	48 55	78 10	60 70	53 35	50 10	.....	100 70	70 05	57 05	51 30	.....	30 65	37 75
56	51 00	80 35	62 80	55 50	.....	.....	101 80	71 40	58 75	.....	.....	.....	.....
57	53 60	82 75	65 00	57 75	.....	.....	102 95	72 95	60 65	.....	.....	.....	.....
58	56 35	85 20	67 40	60 20	.....	.....	104 25	74 65	62 75	.....	.....	.....	.....
59	59 35	87 85	69 90	62 85	.....	.....	105 75	76 55	65 05	.....	.....	.....	.....
60	62 50	90 60	72 60	65 70	.....	.....	107 35	78 60	67 55	.....	.....	.....	.....

For policies with Disability Benefit rider addition of 25c to $2.20 per $1,000 is made according to age of insured and form of policy.

*All above $50,000 is reinsured.

For semi-annual rates, add 3 per cent and divide by 2.

For quarterly rates, add 5 per cent and divide by 4.

Premium Rates (Participating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

Hm. 3% Reserve. Commuted Value, $1,750.00

Age of Assured.	LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Assured	20-PREMIUMS LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Assured.
20	$38 25	$36 30	$34 65	$33 60	$33 20	$56 35	$53 25	$50 85	$49 55	$49 10
21	39 05	37 05	35 35	34 30	33 90	57 20	54 10	51 65	50 35	49 90
22	39 90	37 85	36 15	35 10	34 65	58 15	55 00	52 55	51 20	50 75
23	40 90	38 75	37 05	36 00	35 55	59 15	55 90	53 45	52 10	51 65
24	41 80	39 60	37 85	36 75	36 35	60 25	56 95	54 45	53 10	52 60
25	42 80	40 50	38 75	37 65	37 20	61 25	57 85	55 35	53 95	53 50
26	43 85	41 55	39 75	38 60	38 15	62 45	58 95	56 40	55 00	54 55
27	45 00	42 55	40 70	39 60	39 15	63 60	60 00	57 40	56 00	55 50
28	46 15	43 55	41 75	40 65	40 20	64 90	61 20	58 55	57 10	56 65
29	47 40	44 80	42 85	41 70	41 25	66 10	62 35	59 65	58 15	57 70
30	48 70	46 05	44 05	42 85	42 35	67 45	63 60	60 80	59 35	58 80
31	50 05	47 25	45 20	44 00	43 50	68 80	64 80	62 00	60 45	59 95
32	51 50	48 60	46 45	45 20	44 75	70 35	66 25	63 35	61 80	61 25
33	53 05	50 00	47 80	46 55	46 05	71 90	67 60	64 60	63 00	62 50
34	54 75	51 55	49 25	47 95	47 45	73 55	69 05	65 95	64 35	63 80
35	56 45	53 10	50 70	48 35	48 85	75 30	70 60	67 40	65 75	65 20
36	58 30	54 75	52 25	50 85	50 35	77 05	72 20	68 90	67 15	66 60
37	60 25	56 50	53 90	52 45	51 90	79 00	73 85	70 45	68 65	68 10
38	62 35	58 35	55 60	54 10	53 55	81 00	75 65	72 10	70 25	69 65
39	64 55	60 30	57 45	55 90	55 30	83 05	77 50	73 75	71 85	71 25
40	66 90	62 40	59 35	57 75	57 15	85 25	79 40	75 50	73 55	72 90
41	69 45	64 70	61 45	59 75	59 15	87 65	81 50	77 40	75 40	74 75
42	72 05	67 00	63 60	61 80	61 20	90 15	83 65	79 35	77 25	76 60
43	74 90	69 55	65 90	64 00	63 35	92 75	85 95	81 40	79 20	78 50
44	77 90	72 20	68 35	66 35	65 65	95 50	88 35	83 60	81 25	80 50
45	81 20	75 05	70 95	68 80	68 10	98 45	90 90	85 85	83 40	82 60
46	84 65	78 05	73 65	71 40	70 65	101 55	93 55	88 25	85 65	84 80
47	88 35	81 35	76 55	74 15	73 35	104 90	96 45	90 85	88 05	87 15
48	92 20	84 75	79 60	77 00	76 15	108 40	99 50	93 50	90 55	89 60
49	96 40	88 45	82 90	80 10	79 20	112 15	102 80	96 40	93 25	92 25
50	100 80	92 30	86 35	83 35	82 35	116 10	106 25	99 40	96 00	94 95
51	105 55	96 50	90 10	86 80	85 75	120 35	110 00	102 60	98 95	97 85
52	110 60	101 00	94 05	90 50	89 35	124 85	113 90	106 05	102 10	100 90
53	115 95	105 75	98 20	94 35	93 10	129 60	118 10	109 65	105 40	104 15
54	121 75	110 80	102 65	98 45	97 15	134 75	122 60	113 60	109 05	107 65
55	127 90	116 25	107 45	102 90	101 45	140 25	127 35	117 75	112 80	111 30
56	134 50	122 05	112 55	107 55	106 00					
57	141 55	128 25	117 95	112 55	110 80					
58	149 05	134 90	123 80	117 85	115 95					
59	157 05	142 00	130 00	123 45	121 40					
60	165 55	149 60	136 60	129 45	127 15					

Largest Amount of Insurance it will write on a Single Life, $10,000.
Premiums for Each $1,000 Insurance (Participating). Adopted March, 1910.

Age at Issue.	Including Premium Waiver and Disability Benefit. LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	Renewable Term. 10 Years.	15 Years.	20 Years.
20	.....	$46 91	$35 18	.....	.....	$105 70	$67 97	.....	.....	.....	.....
21	19 57	47 62	35 71	29 77	$350	105 79	68 08	49 95	$13 07	$13 27	$13 56
22	20 00	48 36	36 26	30 23	355	105 88	68 20	50 06	13 27	13 46	13 76
23	24 45	49 13	36 83	30 70	361	105 97	68 32	50 18	13 37	13 66	13 96
24	20 92	49 93	37 43	31 19	367	106 06	68 44	50 30	13 56	13 86	14 16
25	21 41	50 75	38 05	31 70	373	106 16	68 56	50 42	13 76	14 06	14 35
26	21 93	51 60	38 69	32 23	379	106 26	68 69	50 55	13 96	14 26	14 65
27	22 48	52 48	39 35	32 79	386	106 37	68 83	50 69	14 16	14 45	14 95
28	23 06	53 40	40 04	33 37	393	106 48	68 97	50 84	14 35	14 75	15 25
29	23 66	54 36	40 75	33 97	400	106 59	69 12	50 99	14 65	15 05	15 54
30	24 29	55 35	41 49	34 59	407	106 71	69 28	51 16	14 85	15 34	15 94
31	24 94	56 37	42 26	35 24	415	106 83	69 45	51 34	15 15	15 64	16 33
32	25 62	57 43	43 06	35 92	423	106 96	69 62	51 54	15 44	16 04	16 73
33	26 34	58 53	43 90	36 63	431	107 09	69 80	51 75	15 74	16 33	17 23
34	27 09	59 68	44 77	37 37	439	107 22	70 00	51 98	16 14	16 83	17 72
35	27 88	60 87	45 68	38 14	448	107 36	70 23	52 22	16 53	17 23	18 31
36	28 72	62 10	46 62	38 98	457	107 51	70 48	52 50	16 93	17 72	18 91
37	29 62	63 37	47 59	39 87	467	107 67	70 76	52 81	17 42	18 31	19 60
38	30 57	64 69	48 60	40 81	477	107 85	71 07	53 16	17 92	18 91	20 39
39	31 58	66 06	49 64	41 78	487	108 05	71 41	53 57	18 41	19 60	21 29
40	32 64	67 48	50 73	42 81	497	108 28	71 78	54 03	19 01	20 39	22 18
41	33 76	68 95	51 87	43 87	508	108 55	72 18	54 54	19 70	21 19	23 26
42	34 96	70 47	53 07	45 02	519	108 86	72 61	55 10	20 39	22 18	24 35
43	36 25	72 05	54 33	46 20	530	109 21	73 07	55 72	21 28	23 17	25 64
44	37 62	73 69	55 66	47 46	542	109 60	73 57	56 39	22 18	24 25	27 03
45	39 08	75 40	57 04	48 78	552	110 03	74 13	57 12	23 17	25 54	28 51
46	40 64	77 18	58 48	50 18	566	110 49	74 76	57 92	24 25	26 93	30 19
47	42 30	79 03	59 99	51 66	578	110 99	75 48	58 80	25 54	28 41	31 98
48	44 07	80 96	61 59	53 24	591	111 54	76 29	59 77	26 93	30 20	34 06
49	45 94	82 96	63 28	54 90	604	112 15	77 20	60 84	28 51	31 98	36 23
50	47 93	85 04	65 06	56 66	618	112 83	78 21	62 01	30 19	34 06	38 61
51	50 05	87 20	66 93	58 53	631	113 59	79 31	63 36	31 98	36 23	41 18
52	52 31	89 45	68 89	60 50	645	114 44	80 50	64 73	34 06	38 71	43 96
53	54 73	91 79	70 95	62 60	660	115 39	81 78	66 31	37 33	41 38	47 02
54	57 33	94 21	73 12	64 85	674	116 46	83 19	68 06	38 81	44 25	50 29
55	60 12	96 72	75 41	67 24	689	117 64	84 74	70 09	41 48	47 42	53 76
56	63 11	99 33	77 84	69 79	703	118 95	86 55	72 31	44 45	50 89	.....
57	66 30	102 05	80 43	72 51	718	120 41	88 35	74 72	47 52	54 65	.....
58	69 69	104 90	83 20	75 44	734	122 05	90 49	77 33	51 18	58 71	.....
59	73 29	107 92	86 16	78 57	749	123 90	92 92	80 14	55 04	63 16	.....
60	77 11	111 15	89 33	81 92	764	125 97	95 64	83 14	59 30	67 91	.....

For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $10,000. Premiums for Each $1,000 Insurance (Nonparticipating). Adopted March, 1910.

Age at Issue.	LIFE.				ENDOWMENT Continuous Annual Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
21	$15 84	$38 41	$28 50	$23 67	$93 83	$59 59	$42 90
22	16 19	39 03	28 97	24 07	93 89	59 65	42 97
23	16 57	39 68	29 46	24 48	93 95	59 72	43 04
24	16 96	40 35	29 96	24 90	94 01	59 79	43 12
25	17 37	41 05	30 49	25 35	94 07	59 86	43 21
26	17 80	41 77	31 03	25 81	94 14	59 94	43 31
27	18 26	42 52	31 60	26 29	94 21	60 03	43 41
28	18 73	43 30	32 19	26 79	94 29	60 12	43 52
29	19 24	44 11	32 80	27 31	94 38	60 22	43 63
30	19 77	44 94	33 44	27 86	94 47	60 33	43 76
31	20 33	45 81	34 10	28 42	94 56	60 44	43 90
32	20 92	46 71	34 79	29 01	94 67	60 57	44 06
33	21 54	47 65	35 50	29 63	94 78	60 71	44 23
34	22 20	48 62	36 25	30 27	94 91	60 85	44 41
35	22 89	49 63	37 02	30 94	95 04	61 02	44 62
36	23 63	50 67	37 83	31 65	95 18	61 19	44 84
37	24 41	51 76	38 67	32 38	95 34	61 39	45 09
38	25 23	52 89	39 55	33 16	95 52	61 61	45 37
39	26 10	54 06	40 46	33 97	95 70	61 85	45 68
40	27 03	55 27	41 42	34 82	95 91	62 12	46 03
41	28 01	56 54	42 41	35 71	96 14	62 41	46 41
42	29 05	47 85	43 46	36 66	96 39	62 75	46 84
43	30 16	59 22	44 56	37 65	96 68	63 12	47 31
44	31 34	60 64	45 71	38 71	97 00	63 53	47 84
45	32 60	62 13	46 91	39 82	97 35	63 99	48 44
46	33 94	63 68	48 19	41 00	97 75	64 51	49 10
47	35 36	65 29	49 52	42 25	98 20	65 09	49 83
48	36 88	66 98	50 93	43 59	98 70	65 74	50 65
49	38 51	68 73	52 41	45 00	99 26	66 46	51 56
50	40 23	70 57	53 97	46 51	99 89	67 26	52 57
51	42 07	72 48	55 62	48 11	100 58	68 15	53 68
52	44 04	74 47	57 30	19 81	101 34	69 13	54 92
53	46 13	76 55	59 20	51 63	102 19	70 21	56 28
54	48 36	78 72	61 14	53 58	103 13	71 42	57 78
55	50 75	80 99	63 20	55 67	104 17	72 75	59 43
56	53 29	83 37	65 39	57 90	105 31	74 22	61 26
57	56 01	85 86	67 72	60 29	106 58	75 85	63 26
58	58 92	88 47	70 20	62 86	107 98	77 64	65 47
59	62 03	91 22	72 85	65 63	109 53	79 63	67 88
60	65 35	94 12	75 68	68 60	111 24	81 82	70 53

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.

ANNUITY RATES.

Age Last Birthday	Male				Female			
	Price of $100 Annuity		Annuity Purchased by $1,000		Price of $100 Annuity		Annuity Purchased by $1,000	
	$100 Annually	$50 Semi-Annually	Annual Payment	Semi-Annual Payment	$100 Annually	$50 Semi-Annually	Annual Payment	Semi-Annual Payment
45	$1,556	$1,582	$64 27	$31 61	$1,680	$1,706	$59 52	$29 30
46	1,527	1,553	65 49	32 20	1,652	1,678	60 53	29 79
47	1,498	1,524	66 76	32 81	1,623	1,649	61 61	30 32
48	1,467	1,493	68 17	33 49	1,592	1,618	62 81	30 90
49	1,436	1,462	69 64	34 20	1,560	1,586	64 10	31 52
50	1,405	1,431	71 17	34 94	1,527	1,553	65 49	32 20
51	1,372	1,398	72 89	35 76	1,493	1,519	66 98	32 92
52	1,338	1,364	74 74	36 65	1,459	1,485	68 54	33 67
53	1,304	1,330	76 69	37 59	1,426	1,452	70 13	34 44
54	1,271	1,297	78 68	38 55	1,393	1,419	71 79	35 24
55	1,236	1,262	80 91	39 62	1,362	1,388	73 42	36 02
56	1,201	1,227	83 26	40 75	1,330	1,356	75 19	36 87
57	1,166	1,192	85 76	41 95	1,296	1,322	77 16	37 82
58	1,131	1,157	88 42	43 22	1,261	1,287	79 30	38 85
59	1,095	1,121	91 32	44 60	1,225	1,251	81 63	39 97
60	1,060	1,086	94 34	46 04	1,188	1,214	84 18	41 19
61	1,025	1,051	97 56	47 57	1,150	1,176	86 96	42 52
62	990	1.016	101 01	49 21	1,113	1,139	89 85	43 89
63	955	981	104 71	50 97	1,075	1,101	93 02	45 41
64	921	947	108 58	52 80	1,037	1,063	96 43	47 04
65	887	913	112 74	54 76	1,000	1,026	100 00	48 73
66	855	881	116 96	56 75	959	985	104 28	50 76
67	823	849	121 51	58 89	921	947	108 58	52 79
68	794	820	125 94	60 97	885	911	112 99	54 88
69	765	791	130 72	63 21	850	876	117 65	57 08
70	739	765	135 32	65 36	816	842	122 55	59 38
71	713	739	140 25	67 65	784	810	127 55	61 72
72	689	715	145 14	69 93	755	781	132 45	64 02
73	655	691	150 38	72 36	728	754	137 36	66 31
74	642	668	155 76	74 85	702	728	142 45	68 68
75	620	646	161 29	77 40	677	703	147 71	71 12

The first annuity payment is due at the end of one year, or at the end of six months respectively, according as the annual or semi-annual form is selected.

Largest Amount of Insurance it will write on a Single Life, "*Indefinite."
Premiums for Each $1,000 Insurance (Nonparticipating).

Age at Issue	Adopted April, 1916		ADOPTED							
			January, 1909		May, 1916	January, 1914		January 1909		
			LIFE			ENDOWMENT Continuous Annual Premiums			TERM	
	ORDINARY LIFE Extra Preferred $5,000 Policy	EN-DOWMENT at 85	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	5-Year Convertible	10-Year Convertible and Renewable
15	.....	.....	$37 34	$26 73	$20 86	$93 86	$59 68	$43 19	.....	.....
16	.....	.....	37 74	27 18	21 14	93 91	59 70	43 23	.....	.....
17	.....	.....	38 14	27 43	21 44	93 98	59 73	43 27	.....	.....
18	.....	.....	38 54	27 78	21 75	94 04	59 76	43 32	.....	.....
19	.....	.....	39 15	28 21	22 07	94 10	59 79	43 37	.....	.....
20	$67 95	$15 20	39 76	28 65	22 41	94 17	59 83	43 42	$ 9 55	$11 50
21	69 40	15 73	40 40	29 10	22 78	94 23	59 87	43 47	9 61	11 78
22	71 00	16 09	41 06	29 58	23 16	94 31	59 91	43 52	9 67	11 95
23	72 65	16 46	41 74	30 09	23 56	94 38	59 95	43 57	9 73	12 15
24	74 35	16 85	42 46	30 61	23 97	94 47	59 99	43 62	9 81	12 35
25	76 15	17 25	43 19	31 14	24 40	94 56	60 04	43 69	9 90	12 56
26	78 05	17 69	43 96	31 70	24 84	94 64	60 09	43 75	9 98	12 77
27	80 05	18 14	44 76	32 28	25 30	94 74	60 15	43 82	10 07	12 99
28	82 15	18 61	45 58	32 88	25 78	94 83	60 21	43 91	10 17	13 22
29	84 35	19 12	46 43	33 51	26 27	94 94	60 27	43 99	10 29	13 46
30	86 65	19 64	47 31	34 15	26 79	95 05	60 34	44 08	10 40	13 72
31	89 15	20 20	48 22	34 83	27 34	95 17	60 43	44 19	10 52	13 99
32	91 70	20 68	49 17	35 53	27 90	95 29	60 51	44 32	10 60	14 28
33	94 45	21 40	50 15	36 25	28 48	95 43	60 61	44 44	10 81	14 57
34	97 30	22 05	51 17	37 01	29 10	95 57	60 72	44 59	10 97	14 90
35	100 40	22 75	52 22	37 80	29 75	95 72	60 84	44 76	11 16	15 23
36	103 60	23 48	53 31	38 61	30 42	95 89	60 97	44 94	11 36	15 60
37	107 00	24 25	54 45	39 46	31 12	96 08	61 12	45 19	11 59	16 00
38	110 65	25 07	55 62	40 35	31 87	96 27	61 29	45 38	11 82	16 44
39	114 45	25 94	56 84	41 28	32 63	96 47	61 48	45 64	12 09	16 90
40	118 50	26 85	58 11	42 24	33 45	96 70	61 69	45 93	12 39	17 42
41	122 85	27 84	59 43	43 24	34 31	96 94	61 92	46 26	12 71	17 98
42	127 40	28 86	60 78	44 28	35 20	97 22	62 20	46 64	13 09	18 61
43	132 30	29 97	62 20	45 39	36 16	97 52	62 50	47 06	13 50	19 31
44	137 50	31 15	63 67	46 54	37 16	97 85	62 85	47 52	13 97	20 08
45	143 00	32 40	65 20	47 75	38 23	98 23	63 24	48 05	14 53	20 94
46	148 85	33 72	66 79	49 02	39 35	98 63	63 68	48 65	15 15	21 90
47	155 10	35 14	68 43	50 35	40 55	99 09	64 18	49 31	15 85	22 98
48	161 80	36 50	70 16	51 75	41 82	99 60	64 74	50 06	16 66	24 15
49	168 90	38 26	71 94	53 21	43 17	100 16	65 37	50 89	17 58	25 46
50	176 55	39 98	73 79	54 76	44 60	100 79	66 07	51 81	18 84	26 89
51	184 65	41 81	75 72	56 38	46 13	101 48	66 85	52 84	19 74	28 48
52	193 25	43 76	77 72	58 10	47 75	102 23	67 73	53 99	21 01	30 23
53	202 45	45 84	79 80	59 90	49 49	103 05	68 70	55 25	22 43	32 14
54	212 30	48 06	81 96	61 80	51 35	103 97	69 77	56 65	24 00	34 25
55	222 75	50 43	84 22	63 82	53 33	104 99	70 96	58 20	25 75	36 57
56	233 90	52 96	86 57	65 96	55 46	106 10	72 29	59 92	27 69	39 12
57	245 90	55 66	89 01	68 23	57 75	107 33	73 77	61 81	29 83	41 90
58	258 60	58 54	91 59	70 65	60 20	108 69	75 41	63 89	32 19	44 96
59	272 30	61 64	94 27	73 23	62 83	110 20	77 23	66 18	34 90	48 32
60	286 90	64 94	97 10	76 00	65 67	111 85	79 24	68 70	37 70	51 99

For policies containing disability clause additional charge of 25c for each $1,000 is made.
For semi-annual rates, add 4% and divide by 2. For quarterly rates, add 6% and divide by 4.
*All above $25,000 subject to reinsurance.

Premium Rates (Nonparticipating) for $10.00 Monthly Income for 20 Years Certain, with Extra Rates to Continue the Income to Beneficiary During Life.

American 3½% Reserve. **Commuted Value, $1,750.00.**

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Rates for 20 Years Certain.	Extra Rates to Continue Income for Life. Age of Beneficiary.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life. Age of Beneficiary.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life. Age of Beneficiary.			
		25	35	45	55		25	35	45	55		25	35	45	55
20	$26 60	$31 54	$29 65	$28 06	$27 03	$41 91	$48 49	$45 75	$43 59	$42 37	$75 99	102 18	$96 75	$93 42	$92 03
21	27 53	32 55	30 60	28 99	27 96	42 84	49 49	46 70	44 54	43 30	76 07	101 75	96 15	92 72	91 31
22	28 16	33 25	31 28	29 65	28 59	43 52	50 26	47 43	45 25	43 98	76 16	101 86	95 55	92 05	90 61
23	28 81	33 99	31 95	30 32	29 24	44 26	51 10	48 22	45 99	44 72	76 25	100 97	94 97	91 37	89 91
24	29 49	34 77	32 68	31 00	29 92	45 01	51 97	49 02	46 76	45 47	76 34	100 55	94 38	90 66	89 18
25	30 19	35 59	33 43	31 73	30 65	45 80	52 86	49 86	47 58	46 28	76 46	100 24	93 86	90 02	88 53
26	30 96	36 46	34 27	32 52	31 42	46 64	53 84	50 74	48 44	47 12	76 56	99 89	93 29	89 33	87 82
27	31 75	37 39	35 11	33 33	32 21	47 48	54 82	51 66	49 30	47 96	76 69	99 61	92 79	88 71	87 15
28	32 57	38 35	36 00	34 18	33 03	48 37	55 86	52 62	50 22	48 85	76 84	99 38	92 35	88 12	86 54
29	33 46	39 41	36 96	35 09	33 94	49 26	56 92	53 58	51 13	49 76	76 98	99 13	91 89	87 54	85 93
30	34 37	40 49	37 95	36 03	34 85	50 24	58 09	54 66	52 14	50 74	77 14	98 95	91 49	87 00	85 34
31	35 35	41 66	39 02	37 03	35 83	51 66	59 72	56 15	53 58	52 16	77 33	98 83	91 13	86 50	84 79
32	36 19	42 72	39 96	37 92	36 69	52 26	60 56	56 87	54 23	52 76	77 56	98 77	90 85	86 08	84 32
33	37 45	44 22	41 34	39 20	37 95	53 34	61 88	58 07	55 38	53 87	77 77	98 74	90 61	85 66	83 89
34	38 59	45 62	42 60	40 39	39 09	54 46	63 29	59 31	56 50	54 99	78 03	98 79	90 43	85 32	83 50
35	39 81	47 13	43 94	41 66	40 34	55 65	64 77	60 64	57 74	56 20	78 33	98 92	90 35	85 09	83 22
36	41 09	48 72	45 39	42 99	41 62	56 88	66 34	62 04	59 04	57 43	78 65	99 12	90 34	84 92	82 97
37	42 44	50 43	46 90	44 41	42 99	58 15	67 99	63 48	60 36	58 73	79 08	99 46	90 48	84 89	82 90
38	43 87	52 25	48 53	45 91	44 42	59 50	69 75	65 02	61 78	60 08	79 42	99 77	90 58	84 82	82 76
39	45 40	54 21	50 27	47 51	45 98	60 90	71 58	66 64	63 25	61 50	79 87	100 25	90 86	84 94	82 80
40	46 99	56 25	52 08	49 17	47 59	62 39	73 55	68 37	64 84	63 01	80 38	100 83	91 23	85 13	82 92
41	48 72	58 51	54 07	51 00	49 34	63 95	75 64	70 19	66 49	64 57	80 96	101 50	91 74	85 45	83 14
42	50 51	60 88	56 17	52 91	51 16	65 56	77 82	72 11	68 20	66 21	81 62	102 36	92 40	85 89	83 52
43	52 45	63 44	58 43	54 97	53 12	67 27	80 16	74 16	70 03	67 97	82 36	103 31	93 16	86 49	84 02
44	54 51	66 17	60 87	57 15	55 21	69 07	82 65	76 32	71 97	69 79	83 16	104 40	94 08	87 19	84 62
45	56 70	69 13	63 47	59 51	57 42	70 98	85 31	78 64	74 03	71 72	84 09	105 69	95 18	88 10	85 38
46	59 01	72 28	66 23	61 99	59 78	73 01	88 15	81 12	76 25	73 80	85 14	107 17	96 44	89 14	86 31
47	61 50	75 66	69 23	64 67	62 32	75 15	91 18	83 77	78 58	75 99	86 29	108 82	97 88	90 37	87 39
48	63 88	79 02	72 16	67 29	64 74	77 42	94 41	86 59	81 07	78 31	87 61	110 72	99 56	91 81	88 67
49	66 96	83 18	75 86	70 61	67 87	79 73	97 75	89 50	83 62	80 67	89 06	112 82	101 45	93 41	90 10
50	69 97	87 37	79 57	73 91	70 95	82 37	101 52	92 81	86 52	83 38	90 67	115 18	103 56	95 23	91 73
51	73 17	91 84	83 51	77 42	74 23	85 09	105 44	96 27	89 55	86 17	92 47	117 81	105 93	97 29	93 57
52	76 58	96 64	87 76	81 16	77 71	87 97	109 64	99 95	92 77	89 12	94 48	120 78	108 61	99 61	95 65
53	80 22	101 80	92 32	85 19	81 44	91 07	114 16	103 91	96 25	92 32	96 69	124 03	111 53	102 16	97 94
54	84 11	107 29	97 21	89 51	85 45	93 96	118 56	107 76	99 55	95 30	99 14	127 63	114 79	105 02	100 48
55	88 25	113 21	102 48	94 15	89 69	97 83	124 06	112 69	103 88	99 27	101 85	131 62	118 39	108 16	103 29
56	92 68	119 54	108 11	99 11	94 26	101 59	129 60	117 57	108 17	103 17	104 86	136 06	122 40	111 68	106 44
57	97 41	126 33	114 16	104 44	99 11	105 60	135 50	122 83	112 73	107 30	108 17	140 93	126 79	115 54	109 87
58	102 45	133 60	120 67	110 13	104 32	109 90	141 84	128 50	117 65	111 77	111 81	146 30	131 66	119 78	113 68
59	107 87	141 42	127 67	116 27	109 91	114 56	148 71	134 62	123 01	116 60	115 82	152 20	136 99	124 46	117 86
60	113 65	149 82	135 18	122 87	115 91	119 54	156 09	141 21	128 76	121 80	120 23	158 70	142 89	129 61	122 49

Largest Amount of Insurance it will write on a Single Life *$37,500.
Premiums for Each $1,000 Insurance (Participating).
Adopted January, 1911.

INCLUDING DISABILITY AND LIFE CONSERVATION BENEFITS.

Age at Issue.	LIFE.				ENDOWMENT.				
					Continuous Annual Premiums.			10 Annual Premiums.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	15 Years.	20 Years.
20	$17 72	$42 62	$31 73	$26 41	$105 11	$66 88	$48 23	$90 45	$78 66
21	18 11	43 31	32 25	26 86	105 18	66 95	48 32	90 53	78 75
22	18 51	44 01	32 78	27 30	105 25	67 03	48 41	90 61	78 84
23	18 95	44 75	33 34	27 77	105 33	67 12	48 51	90 70	78 95
24	19 40	45 51	33 91	28 26	105 40	67 20	48 60	90 82	79 05
25	19 86	46 30	34 51	28 78	105 48	67 30	48 71	90 89	79 18
26	20 35	47 11	35 13	29 30	105 57	67 39	48 82	90 98	79 29
27	20 88	47 96	35 78	29 85	105 66	67 50	48 95	91 09	79 43
28	21 42	48 84	36 44	30 42	105 77	67 61	49 08	91 20	79 56
29	22 00	49 76	37 14	31 01	105 88	67 74	49 23	91 34	79 72
30	22 61	50 71	37 87	31 63	106 00	67 88	49 39	91 47	79 88
31	23 25	51 69	38 63	32 29	106 11	68 03	49 57	91 61	80 07
32	23 92	52 72	39 40	32 96	106 25	68 17	49 75	91 77	80 26
33	24 63	53 78	40 21	33 65	106 39	68 34	49 95	91 94	80 48
34	25 38	54 88	41 06	34 39	106 55	68 53	50 18	92 11	80 71
35	26 18	56 03	41 95	35 17	106 72	68 73	50 43	92 31	80 96
36	27 03	57 21	42 87	35 98	106 90	68 95	50 70	92 54	81 25
37	27 91	58 45	43 83	36 81	107 09	69 19	51 01	92 77	81 56
38	28 85	59 73	44 83	37 69	107 31	69 46	51 34	93 03	81 90
39	29 85	61 05	45 87	38 62	107 54	69 75	51 70	93 31	82 28
40	30 90	62 44	46 97	39 60	107 80	70 07	52 12	93 61	82 69
41	32 04	63 87	48 12	40 63	108 08	70 44	52 57	93 97	83 16
42	33 22	65 37	49 31	41 71	108 40	70 84	53 08	94 35	83 65
43	34 49	66 93	50 55	42 85	108 73	71 27	53 63	94 77	84 22
44	35 85	68 55	51 88	44 07	109 13	71 78	54 27	95 25	84 86
45	37 29	70 25	53 26	45 35	109 56	72 33	54 96	95 78	85 55
46	38 80	72 01	54 71	46 69	110 05	72 93	55 72	96 38	86 32
47	40 44	73 84	56 24	48 13	110 59	73 63	56 59	97 03	87 19
48	42 17	75 77	57 85	49 66	111 18	74 39	57 54	97 77	88 13
49	44 02	77 77	59 55	51 28	111 85	75 24	58 60	98 57	89 18
50	46 01	79 86	61 34	53 00	112 60	76 18	59 77	99 48	90 35
51	48 12	82 05	63 24	54 85	113 42	77 22	61 08	100 49	91 62
52	50 35	84 32	65 23	56 80	114 32	78 36	62 49	101 58	93 01
53	52 74	86 70	67 33	58 89	115 32	79 64	64 07	102 79	94 54
54	55 31	89 18	69 57	61 13	116 44	81 04	65 81	104 14	96 20
55	58 03	91 79	71 92	63 51	117 66	82 58	67 73	105 59	98 03
56	60 94	94 52	74 45	.....	119 01	84 31	.....	107 22	.....
57	64 05	97 37	77 12	.....	120 49	86 13	.....	109 00	.....
58	67 37	100 36	79 97	.....	122 14	88 27	.....	110 97	.....
59	70 93	103 51	83 00	.....	123 95	90 58	.....	113 11	.....
60	74 73	106 84	86 25	.....	125 95	93 11	.....	115 47	.....

Premiums after the first year may be paid annually in advance or in suitable instalments thereof in advance, with deferred payments represented by proper form of note.

*All above $7,500 reinsured.

Largest Amount of Insurance it will write on a Single Life *$37,500.
Premiums for each $1,000 Insurance (Nonparticipating).

Adopted January, 1911.

INCLUDING DISABILITY AND LIFE CONSERVATION BENEFITS.

Premiums after the first year may be paid annually in advance or in suitable instalments thereof in advance, with deferred payments represented by proper form of note.

*All above $7,500 reinsured.

Largest Amount of Insurance it will write on a Single Life, $50,000. Premiums for each $1,000 Insurance (Nonparticipating). Adopted February, 1911.

Age at Issue	LIFE				ENDOWMENT—Continuous Annual Premiums					**TERM		
	Contin'us Annual Premiums	*10 Annual Premiums	*15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	*20 Years	25 Years	30 Years	10 Years	15 Years	20 Years
20	$14 66	$36 45	$26 91	$22 26	$93 53	$59 28	$41 16	$32 90	$26 76	$ 9 66	$ 9 85	$10 07
21	14 97	37 03	27 34	22 63	93 58	59 34	41 21	32 98	26 85	9 74	9 94	10 17
22	15 31	37 63	27 80	23 00	93 64	59 40	41 27	33 07	26 95	9 81	10 02	10 30
23	15 67	38 25	28 26	23 39	93 70	59 47	41 34	33 15	27 05	9 90	10 12	10 42
24	16 04	38 89	28 74	23 80	93 76	59 54	41 40	33 25	27 17	9 98	10 23	10 56
25	16 42	39 55	29 24	24 22	93 82	59 61	41 47	33 35	27 30	10 08	10 36	10 71
26	16 83	40 25	29 76	24 66	93 89	59 69	41 54	33 47	27 44	10 18	10 48	10 87
27	17 27	40 97	30 30	25 11	93 96	59 78	41 63	33 59	27 59	10 30	10 62	11 04
28	17 72	41 71	30 86	25 59	94 04	59 87	41 72	33 72	27 76	10 42	10 78	11 24
29	18 19	42 48	31 45	26 08	94 13	59 97	41 82	33 87	27 94	10 55	10 94	11 47
30	18 69	43 29	32 05	26 59	94 22	60 08	41 93	34 03	28 14	10 69	11 13	11 70
31	19 23	44 11	32 68	27 13	94 31	60 19	42 08	34 20	28 37	10 86	11 33	11 98
32	19 78	44 98	33 33	27 69	94 42	60 32	42 23	34 40	28 61	11 03	11 55	12 29
33	20 37	45 87	34 01	28 26	94 53	60 46	42 38	34 61	28 89	11 22	11 80	12 62
34	20 99	46 80	34 71	28 87	94 66	60 60	42 57	34 85	29 19	11 43	12 08	13 01
35	21 65	47 77	35 45	29 52	94 79	60 77	42 77	35 11	29 52	11 65	12 39	13 45
36	22 35	48 76	36 21	30 18	94 93	60 94	42 98	35 40	29 89	11 91	12 75	13 92
37	23 08	49 80	37 01	30 87	95 09	61 14	43 23	35 72	30 30	12 20	13 13	14 45
38	23 86	50 88	37 85	31 60	95 27	61 36	43 50	36 08	30 75	12 52	13 58	15 06
39	24 69	51 99	38 70	32 36	95 45	61 60	43 79	36 47	31 25	12 87	14 08	15 72
40	25 56	53 15	39 62	33 17	95 66	61 87	44 12	36 91	31 81	13 28	14 64	16 47
41	26 49	54 35	40 56	34 01	95 89	62 16	44 46	37 40	32 42	13 73	15 26	17 29
42	27 47	55 60	41 55	34 90	96 14	62 50	44 85	37 95	33 10	14 26	15 97	18 21
43	28 53	56 91	42 59	35 84	96 43	62 87	45 27	38 55	33 85	14 84	16 76	19 24
44	29 65	58 26	43 67	36 84	96 75	63 28	45 76	39 22	34 68	15 50	17 64	20 38
45	30 83	59 67	44 81	37 89	97 10	63 74	46 30	39 97	35 59	16 25	18 64	21 63
46	32 09	61 15	46 02	38 99	97 50	64 26	46 90	40 80	.....	17 09	19 73	23 02
47	33 44	62 67	47 27	40 17	97 95	64 84	47 57	41 71	.....	18 05	20 97	24 54
48	34 88	64 29	48 62	41 45	98 45	65 49	48 34	42 73	.....	19 11	22 34	26 22
49	36 41	65 97	50 08	42 81	99 01	66 21	49 22	43 85	.....	20 31	23 84	28 07
50	38 14	67 73	51 52	44 26	99 64	67 01	50 18	45 09	.....	21 63	25 51	30 09
51	39 98	69 56	53 10	45 81	100 33	67 90	51 26	.....	.....	23 09	27 35	32 30
52	41 93	71 46	54 76	47 46	101 09	68 88	52 44	.....	.....	24 73	29 38	34 70
53	44 02	73 46	56 51	49 22	101 94	69 96	53 75	.....	.....	26 52	31 61	37 29
54	46 27	75 53	58 38	51 11	102 88	71 17	55 20	.....	.....	28 51	34 05	40 10
55	48 65	77 70	60 37	53 12	103 92	72 50	56 81	.....	.....	30 71	36 73	43 13
56	51 21	79 98	62 50	55 29	105 06	73 97	58 57	.....	.....	.....	.....	.....
57	53 95	82 36	64 75	57 61	106 33	75 60	60 51	.....	.....	.....	.....	.....
58	56 87	84 86	67 15	60 10	107 73	77 39	62 65	.....	.....	.....	.....	.....
59	60 14	87 52	69 71	62 79	109 28	79 38	64 99	.....	.....	.....	.....	.....
60	63 65	90 33	72 45	65 69	110 99	81 58	67 57	.....	.....	.....	.....	.....
61	.....	.....	.....	.....	112 88	83 99						
62	.....	.....	.....	.....	114 98	86 65						
63	.....	.....	.....	.....	117 29	89 58						
64	.....	.....	.....	.....	119 85	92 80						
65	.....	.....	.....	.....	122 67	96 33						

Additional cost of disability insurance is 25 cents for amount of yearly indemnity sufficient to provide balance of premiums on life insurance policy for $1,000 on Ordinary Life, Limited Payment Life and 50 cents for all Endowment plans.

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.

*Adopted Mar. 1913.

**During first seven years 10 year term: first ten years 15 year term; first fifteen years 20 year term policy may be exchanged for life or endowment. If the Insured has not passed sixtieth birthday, policy may be renewed for like term period without medical examination.

Extra Annual Premiums per $1,000 of Insurance in Event of Total and Permanent Disability of Insured Before Attaining the Age of 60.

American 3½% Adopted January 10, 1917.

Premium Rates (Nonparticipating) for $10.00 Monthly Income for 20 Years Certain, with Extra Rates to Continue the Income to Beneficiary During Life.

American 3½% Reserve. **Commuted Value, $1,766.00.**

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Rates for 20 Years Certain.	Extra Rates to Continue Income for Life. Age of Beneficiary.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life. Age of Beneficiary.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life Age of Beneficiary			
		25	35	45	55		25	35	45	55		25	35	45	55
20	$25 90	$5 18	$3 34	$1 78	$0 67	$39 31	$7 30	$4 49	$2 18	$0 77	$72 70	$26 18	$20 76	$17 42	$16 08
21	26 45	5 30	3 41	1 80	70	39 93	7 44	4 56	2 23	77	72 79	25 68	20 09	16 66	15 24
22	27 05	5 42	3 48	1 85	70	40 63	7 58	4 63	2 26	79	72 89	25 20	19 39	15 89	14 45
23	27 67	5 54	3 53	1 87	72	41 33	7 73	4 70	2 30	79	73 03	24 72	18 72	15 12	13 66
24	28 34	5 66	3 60	1 90	72	42 05	7 87	4 78	2 33	82	73 13	24 22	18 05	14 33	12 84
25	29 02	5 81	3 67	1 92	74	42 79	8 04	4 85	2 38	82	73 25	23 78	17 40	13 56	12 07
26	29 74	5 93	3 74	1 97	74	43 56	8 18	4 94	2 40	82	73 37	23 33	16 73	12 77	11 26
27	30 50	6 10	3 82	1 99	74	44 35	8 38	5 02	2 42	84	73 54	22 92	16 10	12 02	10 46
28	31 30	6 26	3 89	2 02	77	45 19	8 54	5 11	2 47	84	73 70	22 54	15 50	11 28	9 70
29	32 14	6 43	3 98	2 06	77	46 06	8 76	5 21	2 50	86	73 87	22 15	14 90	10 56	8 95
30	33 02	6 65	4 08	2 09	79	46 97	8 98	5 30	2 54	86	74 06	21 82	14 35	9 86	8 21
31	33 96	6 86	4 18	2 14	79	47 93	9 22	5 42	2 59	89	74 33	21 50	13 80	9 17	7 46
32	34 94	7 10	4 30	2 18	82	48 91	9 48	5 57	2 64	89	74 59	21 22	13 30	8 52	6 77
33	35 98	7 37	4 44	2 28	82	49 92	9 79	5 71	2 69	91	74 86	20 98	12 84	7 90	6 12
34	37 08	7 66	4 58	2 28	84	51 00	10 10	5 86	2 76	94	75 19	20 76	12 41	7 30	5 47
35	38 23	7 97	4 75	2 35	86	52 15	10 46	6 05	2 83	94	75 55	20 59	12 02	6 77	4 90
36	39 48	8 33	4 92	2 42	89	53 30	10 82	6 24	2 90	96	75 91	20 47	11 69	6 26	4 32
37	40 78	8 71	5 11	2 50	89	54 53	11 26	6 46	2 98	98	76 37	20 38	11 40	5 81	3 82
38	42 14	9 12	5 35	2 59	94	55 82	11 71	6 70	3 07	1 01	76 85	20 35	11 16	5 40	3 34
39	43 61	9 60	5 59	2 69	96	57 17	12 19	6 96	3 19	1 06	77 35	20 38	10 99	5 06	2 93
40	45 14	10 10	5 88	2 81	98	58 58	12 74	7 25	3 31	1 08	77 93	20 45	10 85	4 75	2 54
41	46 80	10 66	6 17	2 93	1 03	60 07	13 32	7 56	3 43	1 13	78 53	20 54	10 78	4 49	2 18
42	48 53	11 26	6 50	3 07	1 06	61 66	13 94	7 92	3 58	1 15	79 22	20 74	10 78	4 27	1 90
43	50 40	11 90	6 89	3 24	1 10	63 31	14 62	8 30	3 74	1 20	79 97	20 95	10 80	4 13	1 66
44	52 87	12 62	7 30	3 41	1 15	65 06	15 36	8 74	3 91	1 25	80 83	21 24	10 92	4 03	1 46
45	54 46	13 42	7 75	3 60	1 23	66 94	16 15	9 19	4 13	1 32	81 79	21 60	11 09	4 01	1 30
46	56 69	14 26	8 26	3 82	1 27	68 88	16 99	9 70	4 34	1 37	82 85	22 03	11 30	4 01	1 18
47	59 06	15 17	8 78	4 06	1 34	70 97	17 93	10 27	4 58	1 44	84 02	22 54	11 59	4 08	1 10
48	61 61	16 18	9 41	4 32	1 42	73 22	18 91	10 87	4 85	1 54	85 39	23 11	11 95	4 20	1 06
49	64 32	17 23	10 06	4 63	1 54	75 62	19 97	11 54	5 16	1 61	86 95	23 76	12 38	4 34	1 08
50	67 37	18 41	10 80	4 97	1 61	78 19	21 12	12 29	5 50	1 70	88 63	24 50	12 89	4 56	1 06
51	70 68	19 68	11 62	5 33	1 73	80 93	22 34	13 08	5 88	1 82	90 55	25 34	13 46	4 82	1 10
52	74 06	21 05	12 48	5 74	1 85	83 83	23 69	13 94	6 29	1 94	92 64	26 30	14 14	5 14	1 18
53	77 76	22 54	13 46	6 22	1 99	86 95	25 10	14 90	6 74	2 09	94 94	27 34	14 83	5 47	1 25
54	81 72	24 14	14 54	6 72	2 16	90 29	26 66	15 96	7 27	2 26	97 51	28 49	15 65	5 88	1 34
55	85 94	25 92	15 72	7 32	2 33	93 84	28 34	17 11	7 85	2 42	100 34	29 78	16 54	6 31	1 44
56	90 46	27 82	17 02	7 97	2 54	97 66	30 17	18 38	8 50	2 64	103 46	31 20	17 54	6 82	1 58
57	95 30	29 88	18 46	8 69	2 78	101 76	32 16	19 78	9 22	2 88	106 90	32 76	18 62	7 37	1 70
58	100 46	32 16	20 04	9 53	3 05	106 15	34 32	21 31	10 03	3 17	110 66	34 49	19 85	7 97	1 87
59	106 22	34 63	21 79	10 46	3 38	110 90	36 70	23 02	10 94	3 48	114 79	36 38	21 17	8 64	2 04
60	112 44	37 27	23 66	11 47	3 72	116 04	39 22	24 84	11 95	3 82	119 35	38 47	22 66	9 38	2 26

Largest Amount of Insurance it will write on a Single Life, $100,000. Premiums for each $1,000 Insurance (Participating). Adopted Jan. 1, 1901.

Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. — Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	20 Premiums Endowment at 70.
20	$17 52	$41 38	$30 94	$25 85	$101 27	$64 63	$46 76	$36 41	$29 83	$25 42	$27 42
21	17 90	42 06	31 45	26 29	101 35	64 71	46 85	36 51	29 96	25 56	27 93
22	18 30	42 74	31 98	26 72	101 42	64 80	46 95	36 62	30 08	25 72	28 45
23	18 73	43 46	32 52	27 18	101 51	64 89	47 06	36 74	30 21	25 88	28 98
24	19 18	44 20	33 08	27 67	101 59	64 99	47 16	36 86	30 36	26 06	29 55
25	19 63	44 97	33 68	28 18	101 69	65 09	47 28	37 01	30 53	26 26	30 13
26	20 12	45 77	34 28	28 69	101 78	65 20	47 40	37 14	30 70	26 47	30 73
27	20 64	46 60	34 91	29 23	101 89	65 32	47 54	37 31	30 89	26 70	31 36
28	21 18	47 45	35 57	29 80	102 01	65 45	47 68	37 48	31 10	26 96	32 02
29	21 75	48 35	36 26	30 39	102 15	65 59	47 84	37 67	31 33	27 25	32 72
30	22 35	49 28	36 98	31 00	102 26	65 74	48 02	37 87	31 57	27 55	33 43
31	22 98	50 24	37 71	31 64	102 39	65 89	48 20	38 09	31 85	27 88	34 18
32	23 65	51 25	38 48	32 31	102 55	66 06	48 41	38 33	32 15	28 26	34 96
33	24 35	52 28	39 29	33 00	102 70	66 24	48 61	38 60	32 48	28 66	35 78
34	25 09	53 36	40 13	33 73	102 88	66 45	48 87	38 90	32 85	29 12	36 64
35	25 88	54 49	41 00	34 50	103 06	66 67	49 13	39 22	33 25	29 61	37 54
36	26 72	55 64	41 89	35 29	103 26	66 89	49 40	39 57	33 67	30 14	38 47
37	27 59	56 85	42 84	36 12	103 47	67 15	49 72	39 96	34 16	30 73	39 45
38	28 52	58 11	43 84	37 00	103 71	67 44	50 07	40 39	34 70	31 38	40 49
39	29 51	59 42	44 87	37 92	103 97	67 75	50 46	40 88	35 29	32 10	41 59
40	30 55	60 78	45 95	38 89	104 25	68 09	50 89	41 40	35 94	32 89	42 73
41	31 67	62 17	47 07	39 90	104 54	68 46	51 34	41 98	36 64	33 73	43 92
42	32 84	63 65	48 26	40 98	104 89	68 89	51 87	42 63	37 44	34 67	45 21
43	34 10	65 18	49 49	42 11	105 25	69 34	52 44	43 33	38 30	35 69	46 55
44	35 44	66 78	50 80	43 32	105 67	69 87	53 09	44 13	39 27	36 81	47 99
45	36 86	68 44	52 16	44 58	106 12	70 43	53 79	44 99	40 31	38 03	49 50
46	38 36	70 19	53 62	45 92	106 64	71 07	54 58	45 97	41 47	.....	.....
47	39 98	71 99	55 12	47 34	107 20	71 78	55 45	47 03	42 74	.....	.....
48	41 69	73 89	56 72	48 87	107 84	72 57	56 42	48 21	44 13	.....	.....
49	43 52	75 86	58 40	50 48	108 52	73 43	57 49	49 51	45 65	.....	.....
50	45 49	77 93	60 19	52 19	109 30	74 40	58 68	50 94	47 31	.....	.....
51	47 57	80 09	62 06	54 02	110 15	75 46	59 99	52 51	.....	.....	.....
52	49 78	82 33	64 03	55 96	111 08	76 61	61 41	54 22	.....	.....	.....
53	52 14	84 69	66 13	58 03	112 12	77 92	63 00	56 11	.....	.....	.....
54	54 68	87 14	68 34	60 26	113 26	79 34	64 74	58 16	.....	.....	.....
55	57 37	89 72	70 69	62 33	114 51	80 90	66 66	60 41	.....	.....	.....
56	60 24	92 42	73 19	65 17	115 89	82 63	68 76	.....	.....	.....	.....
57	63 32	95 25	75 85	67 90	117 41	84 54	71 08	.....	.....	.....	.....
58	66 60	98 21	78 67	70 82	119 08	86 63	73 60	.....	.....	.....	.....
59	70 12	101 34	81 69	73 96	120 93	88 95	76 38	.....	.....	.....	.....
60	73 88	104 65	84 91	77 35	122 96	91 49	79 42	.....	.....	.....	.....

Two per cent additional charged for semi-annual rates.
Four per cent additional charged for quarterly rates.
For policies without Disability Benefits reduction of 25c per $1,000 is made.

Largest Amount of Insurance it will write on a Single Life, $100,000. Premiums for each $1,000 Insurance (Nonparticipating). Adopted April 7, 1913.

Including Total and Permanent Disability Benefits.

Age at Issue	LIFE				ENDOWMENT Continuous Annual Premiums						20-Year Investment Bond	10-Year Convertible Term Non-renewable Adopted April 1, 1911
	*Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years		
20	$14 67	$35 72	$26 46	$21 94	$88 84	$56 34	$40 49	$31 31	$25 47	$21 57	$48 34	$ 8 54
21	14 98	36 30	26 89	22 31	88 89	56 39	40 55	31 38	25 57	21 67	48 40	8 60
22	15 32	36 87	27 33	22 67	88 93	56 44	40 61	31 45	25 65	21 78	48 44	8 67
23	15 68	37 49	27 79	23 06	88 98	56 50	40 68	31 53	25 74	21 90	48 49	8 75
24	16 05	38 13	28 27	23 47	89 04	56 57	40 76	31 62	25 86	22 04	48 56	8 82
25	16 43	38 78	28 77	23 89	89 09	56 63	40 83	31 72	25 97	22 19	48 63	8 91
26	16 84	39 46	29 28	24 32	89 15	56 70	40 91	31 82	26 10	22 35	48 69	9 00
27	17 28	40 17	29 81	24 77	89 21	56 77	41 01	31 93	26 24	22 52	48 76	9 10
28	17 72	40 90	30 37	25 25	89 29	56 87	41 11	32 06	26 40	22 73	48 84	9 21
29	18 20	41 66	30 94	25 72	89 36	56 95	41 21	32 18	26 56	22 91	48 92	9 32
30	18 70	42 45	31 54	26 23	89 44	57 05	41 33	32 33	26 74	23 17	49 01	9 45
31	19 24	43 26	32 16	26 77	89 52	57 15	41 46	32 50	26 96	23 44	49 10	9 59
32	19 79	44 12	32 80	27 32	89 63	57 26	41 60	32 67	27 18	23 73	49 21	9 75
33	20 38	45 00	33 47	27 90	89 72	57 38	41 75	32 86	27 44	24 05	49 33	9 91
34	21 00	45 92	34 18	28 51	89 84	57 53	41 93	33 09	27 72	24 42	49 46	10 10
35	21 66	46 87	34 90	29 14	89 95	57 67	42 11	33 32	28 03	24 80	49 58	10 30
36	22 36	47 84	35 66	29 80	90 08	57 83	42 32	33 59	28 36	25 23	49 74	10 53
37	23 09	48 87	36 45	30 48	90 22	58 01	42 55	33 89	28 75	25 71	49 90	10 78
38	23 87	49 94	37 29	31 22	90 39	58 22	42 81	34 23	29 18	26 24	50 10	11 07
39	24 70	51 08	38 13	31 97	90 55	58 43	43 09	34 59	29 63	26 81	50 30	11 37
40	25 57	52 19	39 04	32 78	90 74	58 67	43 41	35 00	30 15	27 45	50 53	11 74
41	26 50	53 36	39 98	33 61	90 94	58 95	43 76	35 46	30 72	28 14	50 80	12 13
42	27 48	54 61	40 96	34 51	91 19	59 26	44 17	35 97	31 37	28 91	51 09	12 60
43	28 54	55 99	41 98	35 43	91 43	59 59	44 59	36 52	32 06	29 74	51 41	13 11
44	29 66	57 24	43 07	36 43	91 74	59 98	45 10	37 16	32 84	30 66	51 79	13 70
45	30 84	58 64	44 19	37 47	92 05	60 40	45 64	37 84	33 69	31 66	52 20	14 36
46	32 11	60 12	45 43	38 60	92 46	60 91	46 28	38 64	34 65	.....	52 70	15 10
47	33 46	61 67	46 71	39 81	92 90	61 49	47 00	39 54	35 73	.....	53 26	15 95
48	34 89	63 29	48 06	41 10	93 39	62 12	47 80	40 51	36 89	.....	53 87	16 89
49	36 43	64 97	49 49	42 46	93 94	62 82	48 68	41 60	38 18	.....	54 57	17 94
50	38 07	66 73	51 00	43 91	94 56	63 60	49 66	42 79	39 57	.....	55 34	19 11
51	39 81	68 58	52 58	45 45	95 24	64 47	50 75	44 12	.....	.....	56 22	20 41
52	41 66	70 50	54 27	47 11	96 00	65 43	51 95	45 57	.....	.....	57 19	21 85
53	43 64	72 51	56 05	48 86	96 84	66 50	53 27	47 16	.....	.....	58 27	23 43
54	45 76	74 56	57 88	50 71	97 72	67 63	54 69	48 85	.....	.....	59 43	.....
55	48 01	76 71	59 82	52 67	98 70	68 88	56 25	50 71	.....	.....	60 73	.....
56	50 42	78 96	61 90	54 79	99 77	70 28	57 98	.....	.....	.....	62 19	.....
57	53 00	81 31	64 10	57 05	100 96	71 81	59 87	.....	.....	.....	63 80	.....
58	55 74	83 77	66 44	59 48	102 29	73 50	61 95	.....	.....	.....	65 59	.....
59	58 69	86 38	68 95	62 10	103 75	75 39	64 24	.....	.....	.....	67 59	.....
60	61 83	89 12	71 62	64 91	105 36	77 45	66 74	.....	.....	.....	69 80	.....

Two per cent additional charged for semi-annual rates.
Four per cent additional charged for quarterly rates.
*Adopted December 1, 1906.
For policies without Disability Benefits reduction of 25c per $1,000 is made.

Extra Annual Premiums for Disability Income of $10.00 a Month—Double Indemnity of $1,000 in Event of Total and Permanent Disability of Insured Before Attaining Age of 60.

American 3½ per cent. Adopted May, 1917.

Premium Rates (Participating) for $10.00 Monthly Income for 20 Years Certain, with Extra Rates to Continue the Income to Beneficiary During Life.

American 3½% Reserve. Commuted Value, $1,737.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Rates for 20 Years Certain.	Extra Rates to Continue Income for Life. Age of Beneficiary.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life. Age of Beneficiary.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life Age of Beneficiary.			
		25	35	45	55		25	35	45	55		25	35	45	55
20	$30 43	$4 37	$2 67	$1 24	$0 37	$44 90	$6 22	$3 61	$1 51	$0 39	$81 22	$25 09	$19 77	$16 68	$15 36
21	31 09	4 45	2 71	1 26	37	45 67	6 30	3 63	1 53	39	81 38	24 62	19 09	15 83	14 55
22	31 79	4 53	2 75	1 29	37	46 41	6 39	3 65	1 55	39	81 55	24 15	18 42	15 06	13 75
23	32 53	4 61	2 77	1 31	37	47 21	6 49	3 69	1 57	39	81 74	23 75	17 88	14 34	13 02
24	33 32	4 71	2 82	1 31	37	48 06	6 59	3 73	1 59	41	81 92	23 32	17 20	13 59	12 24
25	34 10	4 81	2 86	1 33	37	48 95	6 71	3 77	1 61	41	82 13	22 91	16 59	12 85	11 49
26	34 95	4 92	2 90	1 35	37	49 83	6 85	3 84	1 63	41	82 33	22 46	15 93	12 10	10 69
27	35 85	5 04	2 96	1 37	39	50 77	6 98	3 90	1 63	43	82 58	22 05	15 32	11 38	9 93
28	36 73	5 18	3 02	1 37	39	51 76	7 12	3 96	1 65	43	82 82	21 71	14 77	10 71	9 22
29	37 78	5 30	3 08	1 41	41	52 79	7 28	4 04	1 69	43	83 10	21 32	14 18	10 00	8 49
30	38 82	5 47	3 16	1 43	41	53 85	7 45	4 10	1 71	43	83 41	20 99	13 65	9 34	7 81
31	39 92	5 65	3 24	1 47	41	54 96	7 65	4 18	1 75	43	83 72	20 67	13 14	8 69	7 10
32	41 08	5 83	3 33	1 51	43	56 12	7 85	4 28	1 77	45	84 09	20 38	12 65	8 06	6 45
33	42 30	6 04	3 43	1 53	43	57 32	8 12	4 39	1 82	45	84 44	20 11	12 20	7 47	5 79
34	43 58	6 30	3 53	1 57	43	58 59	8 38	4 51	1 86	47	84 89	19 98	11 81	6 94	5 20
35	44 95	6 57	3 65	1 61	43	59 93	8 71	4 65	1 90	47	85 34	19 73	11 42	6 36	4 59
36	46 41	6 87	3 79	1 65	43	61 30	9 04	4 81	1 98	49	85 81	19 67	11 14	5 92	4 10
37	47 92	7 20	3 96	1 69	45	62 74	9 38	4 98	2 04	49	86 36	19 58	10 83	5 45	3 59
38	49 54	7 57	4 13	1 77	47	64 27	9 79	5 18	2 10	51	86 97	19 56	10 59	5 06	3 12
39	51 26	7 96	4 30	1 84	49	65 87	10 20	5 39	2 16	51	87 65	19 60	10 40	4 73	2 73
40	53 07	8 38	4 53	1 90	51	67 55	10 65	5 59	2 22	53	88 40	19 73	10 30	4 45	2 41
41	55 01	8 85	4 77	1 93	51	69 31	11 16	5 83	2 31	55	89 18	19 85	10 20	4 16	2 06
42	57 04	9 38	5 04	2 08	53	71 18	11 71	6 12	2 39	57	90 10	20 05	10 20	3 96	1 80
43	59 23	9 96	5 32	2 18	57	73 15	12 30	6 41	2 51	61	91 09	20 32	10 26	3 81	1 57
44	61 56	10 59	5 65	2 31	59	75 25	12 95	6 75	2 63	63	92 22	20 62	10 36	3 71	1 39
45	64 03	11 32	6 02	2 45	63	77 44	13 67	7 14	2 79	67	93 43	20 97	10 55	3 67	1 24
46	66 63	12 16	6 43	2 61	65	79 76	14 46	7 57	2 98	71	94 81	21 34	10 77	3 67	1 12
47	69 45	12 98	6 90	2 77	69	82 23	15 30	8 04	3 16	75	96 32	21 83	11 06	3 75	1 06
48	72 42	13 85	7 41	2 98	73	84 89	16 20	8 55	3 37	80	98 00	22 32	11 36	3 86	1 00
49	75 59	14 83	7 96	3 20	78	87 68	17 20	9 12	3 57	84	99 86	22 89	11 73	4 02	99
50	79 02	15 91	8 59	3 45	84	90 65	18 26	9 77	3 84	90	101 93	23 52	12 14	4 20	96
51	82 63	17 07	9 28	3 71	90	93 83	19 42	10 47	4 10	96	104 20	24 30	12 65	4 47	1 02
52	86 47	18 34	10 06	4 04	96	97 20	20 67	11 24	4 43	1 02	106 67	25 15	13 24	4 73	1 06
53	90 57	19 73	10 89	4 37	1 04	100 80	21 99	12 06	4 77	1 10	109 43	26 09	13 89	5 02	1 10
54	94 98	21 22	11 79	4 77	1 14	104 67	23 40	12 91	5 14	1 18	112 45	27 32	14 77	5 49	1 31
55	99 65	22 87	12 79	5 18	1 24	108 79	24 95	13 85	5 55	1 31	115 79	28 48	15 52	5 79	1 31
56	104 64	24 62	13 85	5 65	1 37	113 20	26 62	14 89	6 00	1 43	119 44	29 89	16 50	6 28	1 45
57	109 99	26 54	15 06	6 18	1 51	117 94	28 44	16 03	6 51	1 57	123 47	31 38	17 52	6 77	1 55
58	115 68	28 58	16 36	6 77	1 68	123 01	30 40	17 30	7 10	1 69	127 84	33 01	18 67	7 32	1 69
59	121 80	30 78	17 79	7 41	1 80	128 47	32 50	18 71	7 73	1 86	132 67	34 76	19 89	7 94	1 86
60	128 33	33 15	19 38	8 16	1 93	134 36	34 74	20 26	8 45	2 04	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, $60,000.
Premiums for Each $1,000 Insurance (Participating).
Adopted April 1, 1882.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Payment Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	CONVERTIBLE TERM. Feb. 1. 5 Year.
20	$18 00	$46 75	$34 0[illegible]	$27 76	$24 12	372 54	106 30	$67 79	$48 92	$37 92	$30 8[illegible]	25 1[illegible]	$11 13
21	18 40	47 43	34 50	28 17	24 48	377 36	106 34	67 83	48 97	37 96	30 95	26 2[illegible]	11 20
22	18 80	48 13	35 02	28 60	24 86	382 33	106 37	67 85	49 03	38 05	31 03	26 31	11 28
23	19 23	48 86	35 55	29 01	25 26	387 46	106 41	67 92	49 08	38 12	31 12	26 41	11 36
24	19 67	49 60	36 11	29 50	25 66	392 74	106 45	67 97	49 14	38 20	31 22	26 57	11 44
25	20 14	50 38	36 68	29 98	26 08	398 20	106 49	68 02	49 21	38 28	31 34	26 72	11 54
26	20 63	51 18	37 27	30 47	26 52	403 83	106 53	68 08	49 28	38 38	31 46	26 89	11 64
27	21 15	52 00	37 88	30 98	26 98	409 63	106 58	68 14	49 36	38 48	31 59	27 06	11 74
28	21 69	52 86	38 51	31 51	27 45	415 61	106 63	68 21	49 45	38 59	31 74	27 26	11 86
29	22 26	53 74	39 17	32 06	27 95	421 78	106 69	68 28	49 54	38 71	31 91	27 49	11 99
30	22 85	54 65	39 84	32 62	28 46	428 14	106 75	68 36	49 64	38 85	32 10	27 74	12 12
31	23 48	55 59	40 54	33 21	29 00	434 70	106 82	68 45	49 76	39 00	32 30	28 01	12 27
32	24 14	56 56	41 27	33 83	29 56	441 45	106 90	68 55	49 89	39 18	32 54	28 32	12 43
33	24 84	57 56	42 02	34 47	30 14	448 41	106 98	68 65	50 03	39 37	32 79	28 66	12 60
34	25 58	58 60	42 80	35 13	30 75	455 57	107 06	68 77	50 18	39 58	33 08	29 03	12 80
35	26 35	59 67	43 60	35 82	31 40	462 95	107 16	68 90	50 36	39 82	33 40	29 45	13 02
36	27 17	60 78	44 44	36 54	32 07	470 54	107 27	69 04	50 56	40 09	33 76	29 91	13 25
37	28 04	61 92	45 31	37 30	32 78	478 36	107 39	69 20	50 78	40 39	34 15	30 42	13 50
38	28 95	63 11	46 22	38 08	33 52	486 39	107 52	69 39	51 03	40 72	34 60	30 99	13 79
39	29 92	64 33	47 15	38 91	34 30	494 65	107 67	69 59	51 30	41 10	35 09	31 62	14 10
40	30 94	65 60	48 13	39 77	35 13	503 14	107 83	69 81	51 62	41 52	35 64	32 31	14 44
41	32 08	66 90	49 15	40 68	36 01	511 85	108 01	70 07	51 97	41 99	36 24	.....	14 82
42	33 18	68 26	50 21	41 63	36 93	520 80	108 22	70 36	52 36	42 51	36 92	.....	15 26
43	34 40	69 67	51 33	42 64	37 92	529 98	108 45	70 69	52 81	43 10	37 67	.....	15 74
44	35 70	71 13	52 49	43 65	38 97	539 40	108 72	71 06	53 31	43 76	38 51	.....	16 30
45	37 08	72 65	53 71	44 72	40 06	549 05	109 02	71 49	53 88	44 49	39 45	.....	16 93
46	38 55	74 22	54 99	46 01	41 28	558 92	109 37	71 96	54 51	45 31	.....	.....	17 66
47	40 12	75 86	56 33	47 27	42 55	569 02	109 76	72 50	55 22	46 22	.....	.....	18 49
48	41 78	77 57	57 74	48 61	43 92	579 32	110 21	73 10	56 01	47 23	.....	.....	19 43
49	43 56	79 34	59 23	50 03	45 38	589 83	110 71	73 78	56 99	48 36	.....	.....	20 50
50	45 45	81 19	60 79	51 54	46 95	600 51	111 27	74 54	57 99	49 60	.....	.....	21 69
51	47 46	83 10	62 44	53 16	.....	611 36	111 91	75 39	58 99	.....	.....	.....	23 02
52	49 60	85 10	64 18	54 88	.....	622 36	112 61	76 38	60 29	.....	.....	.....	24 51
53	51 89	87 18	66 01	56 71	.....	633 50	113 40	77 38	61 56	.....	.....	.....	26 16
54	54 38	89 35	67 95	58 69	.....	641 76	114 27	78 54	63 06	.....	.....	.....	28 00
55	56 93	91 61	70 02	60 79	.....	656 12	115 25	79 84	64 71	.....	.....	.....	30 03
56	59 70	93 98	72 20	.....	.....	667 57	116 34	81 28	.....	.....	.....	.....	32 29
57	62 66	96 45	74 53	.....	.....	679 05	117 54	82 89	.....	.....	.....	.....	34 79
58	65 83	99 05	77 02	.....	.....	690 6[illegible]	118 88	84 66	.....	.....	.....	.....	37 51
59	69 21	101 78	79 68	.....	.....	702 25	120 87	86 64	.....	.....	.....	.....	40 66
60	72 83	104 66	82 52	.....	.....	713 85	122 03	88 83	.....	.....	.....	.....	43 97
61		107 70	.....	.....	.....	725 45	123 87	.....	.....	.....	.....	.....	.....
62		110 92	.....	.....	.....	737 0[illegible]	125 91	.....	.....	.....	.....	.....	.....
63		114 33	.....	.....	.....	748 53	128 18	.....	.....	.....	.....	.....	.....
64		117 96	.....	.....	.....	759 96	130 70	.....	.....	.....	.....	.....	.....
65		121 88	.....	.....	.....	771 81	133 50	.....	.....	.....	.....	.....	.....

For semi-annual rates, add 2 per cent and divide by 2.
For quarterly rates, add 3 per cent and divide by 4.
For policies containing Disability Benefit Rider addition of 15c to $4.12 per $1,000 is made according to age of insured and form of policy.

Extra Annual Premiums per $1,000 of Insurance in Event of Total and Permanent Disability of Insured Before Attaining the Age of 60.

American 3 per cent **Adopted January 1, 1916**

PREMIUMS FOR EACH $1,000 INSURANCE.
(Participating.)

Endowment Insurance Policies, Payable at the Ages stated, or on Prior Death.

Age at Issue or Policy. Rated Age.	Continuous Annual Premiums.		Ten Annual Premiums.		Twenty Annual Premiums.		Continuous Annual Premiums.		Ten Annual Premiums.		Twenty Annual Premiums.	
	Age 75.	Age 70.	Age 75.	Age 70.	Age 75.	Age 70.	Age 65.	Age 60.	Age 65.	Age 60.	Age 65.	Age 60.
20	$18 06	$19 00	$46 79	$48 36	$27 78	$28 72	$20 52	$22 80	$50 80	$54 22	$30 17	$32 20
21	18 48	19 46	47 50	49 13	28 22	29 19	21 07	23 50	51 67	55 22	30 69	32 80
22	18 91	19 95	48 24	49 93	28 66	29 67	21 66	24 23	52 57	56 25	31 24	33 43
23	19 37	20 47	49 00	50 76	29 13	30 17	22 27	25 01	53 49	57 32	31 80	34 08
24	19 84	21 01	49 79	51 61	29 61	30 70	22 92	25 84	54 45	58 43	32 38	34 75
25	20 35	21 58	50 60	52 50	30 11	31 24	23 61	26 72	55 44	59 57	32 99	35 45
26	20 88	22 18	51 44	53 41	30 62	31 80	24 34	27 65	56 47	60 76	33 62	36 17
27	21 43	22 82	52 31	54 35	31 16	32 38	25 12	28 66	57 54	61 99	34 27	36 93
28	22 02	23 49	53 20	55 33	31 71	32 98	25 94	29 73	58 64	63 27	34 95	37 71
29	22 64	24 20	54 13	56 34	32 29	33 61	26 81	30 87	59 78	64 59	35 66	38 53
30	23 29	24 95	55 09	57 39	32 89	34 26	27 74	32 10	60 95	65 95	36 39	39 37
31	23 97	25 75	56 08	58 47	33 51	34 93	28 72	33 42	62 18	67 37	37 15	40 25
32	24 70	26 59	57 10	59 59	34 15	35 64	29 78	34 84	63 44	68 84	37 94	41 17
33	25 47	27 49	58 16	60 74	34 82	36 37	30 90	36 37	64 75	70 36	38 77	42 13
34	26 28	28 44	59 26	61 94	35 52	37 13	32 11	38 02	66 11	71 94	39 63	43 13
35	27 14	29 45	60 39	63 18	36 25	37 93	33 40	39 82	67 51	73 58	40 53	44 17
36	28 05	30 53	61 56	64 47	37 01	38 76	34 79	41 77	68 97	75 28	41 47	.....
37	29 02	31 68	62 78	65 79	37 81	39 63	36 28	43 90	70 48	77 05	42 45	.....
38	30 05	32 91	64 03	67 17	38 64	40 54	37 89	46 23	72 05	78 88	43 48	.....
39	31 14	34 22	65 33	68 60	39 51	41 49	39 63	48 79	73 68	80 79	44 56	.....
40	32 30	35 64	66 68	70 08	40 43	42 49	41 52	51 62	75 37	82 77	45 69	.....
41	33 55	37 15	68 07	71 61	41 39	43 54	43 57	54 74	77 12	84 83	.....	.....
42	34 87	38 78	69 51	73 21	42 40	44 65	45 80	58 22	78 94	86 98	.....	.....
43	36 29	40 54	71 02	74 87	43 46	45 82	48 24	62 12	80 85	89 22	.....	.....
44	37 80	42 43	72 58	76 59	44 59	47 05	50 92	66 51	82 83	91 56	.....	.....
45	39 43	44 49	74 20	78 39	45 78	48 36	53 88	71 49	84 90	94 01	.....	.....
46	41 17	46 72	75 89	80 27	47 04	.....	57 14	.....	87 06	.....	.....	.....
47	43 05	49 15	77 65	82 22	48 38	.....	60 77	.....	89 32	.....	.....	.....
48	45 07	51 80	79 49	84 27	49 81	.....	64 89	.....	91 69	.....	.....	.....
49	47 25	54 70	81 40	86 41	51 33	.....	69 39	.....	94 18	.....	.....	.....
50	49 60	57 89	83 40	88 64	52 95	.....	74 54	.....	96 78	.....	.....	.....
51	52 15	61 39	85 48	90 98	.....	.....	.....	.....	.....	.....	.....	.....
52	54 90	65 27	87 66	93 43	.....	.....	.....	.....	.....	.....	.....	.....
53	57 89	69 59	89 93	96 01	.....	.....	.....	.....	.....	.....	.....	.....
54	61 15	74 41	92 32	98 71	.....	.....	.....	.....	.....	.....	.....	.....
55	64 71	79 84	94 82	101 57	.....	.....	.....	.....	.....	.....	.....	.....
56	68 62	.....	97 45	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	72 91	.....	100 21	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	77 65	.....	103 14	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	82 93	.....	106 23	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	88 82	.....	109 52	.....	.....	.....	.....	.....	.....	.....	.....	.....

Premium Rates (Participating) for $10.00 Monthly Income for 20 Years Certain, with Extra Rates (without additional participation) to Continue the Income to Beneficiary During Life.

American 3% Reserve. **Commuted Value, $1,814.00.**

Age of Insured.	LIFE. Rates for 20 Years Certain.	LIFE. Extra Rates to Continue Income for Life. Age of Beneficiary. 25	35	45	55	20-PREMIUMS LIFE. Rates for 20 Years Certain.	20-PREMIUMS LIFE. Extra Rates to Continue Income for Life. Age of Beneficiary. 25	35	45	55	*20-YEAR ENDOWMENT. Rates for 20 Years Certain.	*20-YEAR ENDOWMENT. Extra Rates to Continue Income for Life. Age of Beneficiary. 25	35	45	55
20	$32 65	$6 80	.....	.....	.....	$50 36	$8 16	.....	.....	.....	$88 74	$8 16	.....	.....	.....
21	33 88	6 71	.....	.....	.....	51 10	8 25	.....	.....	.....	88 88	8 25	.....	.....	.....
22	34 10	6 80	.....	.....	.....	51 88	8 34	.....	.....	.....	88 94	8 34	.....	.....	.....
23	34 88	6 80	.....	.....	.....	52 68	8 34	.....	.....	.....	89 03	8 34	.....	.....	.....
24	35 68	6 89	.....	.....	.....	53 51	8 44	.....	.....	.....	89 14	8 44	.....	.....	.....
25	36 53	6 89	.....	.....	.....	54 38	8 62	.....	.....	.....	89 27	8 62	.....	.....	.....
26	37 42	6 89	.....	.....	.....	55 27	8 71	.....	.....	.....	89 39	8 71	.....	.....	.....
27	38 37	6 89	.....	.....	.....	56 20	8 89	.....	.....	.....	89 54	8 89	.....	.....	.....
28	39 35	6 89	.....	.....	.....	57 16	9 07	.....	.....	.....	89 70	9 07	.....	.....	.....
29	40 38	6 98	.....	.....	.....	58 16	9 34	.....	.....	.....	89 87	9 34	.....	.....	.....
30	41 45	6 98	$5 17	.....	.....	59 17	9 61	$5 80	.....	.....	90 05	9 61	$5 80	.....	.....
31	42 59	7 07	5 17	.....	.....	60 24	9 87	5 90	.....	.....	90 26	9 87	5 90	.....	.....
32	43 79	7 17	5 17	.....	.....	61 37	10 25	5 99	.....	.....	90 50	10 25	5 99	.....	.....
33	45 06	7 35	5 17	.....	.....	62 53	10 61	6 17	.....	.....	90 75	10 61	6 17	.....	.....
34	46 40	7 71	5 26	.....	.....	63 73	10 97	6 35	.....	.....	91 03	10 97	6 35	.....	.....
35	47 80	8 16	5 35	.....	.....	64 98	11 43	6 53	.....	.....	91 35	11 43	6 53	.....	.....
36	49 29	8 53	5 44	.....	.....	66 28	11 88	6 80	.....	.....	91 72	11 88	6 80	.....	.....
37	50 86	8 98	5 53	.....	.....	67 66	12 43	7 17	.....	.....	92 11	12 43	7 17	.....	.....
38	52 52	9 52	5 62	.....	.....	69 08	12 97	7 44	.....	.....	92 57	12 97	7 44	.....	.....
39	54 27	10 07	5 80	.....	.....	70 58	13 61	7 80	.....	.....	93 06	13 61	7 80	.....	.....
40	56 13	10 70	6 08	$3 63	.....	72 14	14 33	8 16	$3 99	.....	93 64	14 33	8 16	$3 99	.....
41	58 10	11 43	6 44	3 81	.....	73 79	15 06	8 62	4 17	.....	94 27	15 06	8 62	4 17	.....
42	60 19	12 15	6 89	3 90	.....	75 52	15 87	9 07	4 44	.....	94 98	15 87	9 07	4 44	.....
43	62 40	12 88	7 35	3 99	.....	77 35	16 69	9 61	4 63	.....	95 80	15 69	9 61	4 63	.....
44	64 76	13 79	7 98	4 17	.....	79 18	17 60	10 25	4 90	.....	96 70	17 60	10 25	4 90	.....
45	67 26	14 69	8 62	4 35	.....	81 30	18 59	10 88	5 17	.....	97 74	18 59	10 88	5 17	.....
46	69 93	15 78	9 25	4 54	.....	83 46	19 59	11 61	5 44	.....	98 88	19 59	11 61	5 44	.....
47	72 78	16 78	9 98	4 81	.....	85 75	20 77	12 34	5 80	.....	100 17	20 77	12 34	5 80	.....
48	75 79	17 96	10 79	5 17	.....	88 18	21 86	13 15	6 17	.....	101 60	21 86	13 15	6 17	.....
49	79 02	19 23	11 61	5 53	.....	90 76	23 13	14 06	6 62	.....	103 22	23 13	14 06	6 62	.....
50	82 45	20 59	12 52	5 99	$2 72	93 49	24 49	14 97	7 17	$2 90	105 01	24 49	14 97	7 17	$2 90
51	86 09	22 13	13 51	6 53	2 99	96 43	25 94	15 96	7 71	3 08	106 99	25 94	15 96	7 71	3 08
52	89 97	23 67	14 51	7 07	3 17	99 55	27 48	16 96	8 25	3 27	109 26	27 48	16 96	8 25	3 27
53	94 13	25 81	15 69	7 71	3 45	102 87	29 11	18 05	8 89	3 54	111 67	29 11	18 05	8 89	3 54
59	98 55	27 08	16 96	8 44	3 65	106 45	30 84	19 32	9 61	3 72	114 39	30 84	19 32	9 61	3 72
55	103 27	28 98	18 23	9 16	3 99	110 27	32 56	20 59	10 34	3 99	117 38	32 56	20 59	10 34	3 99
56	108 30	.....	19 68	9 98	4 35	.....	.....	.....	.....	.....					
57	113 67	.....	21 22	10 88	4 72	.....	.....	.....	.....	.....					
58	119 42	.....	22 86	11 79	5 17	.....	.....	.....	.....	.....					
59	125 55	.....	24 67	12 79	5 53	.....	.....	.....	.....	.....					
60	132 11	.....	26 58	13 97	5 99	.....	.....	.....	.....	.....					

Continuous Instalment Contracts provide for additional surrender values.

*If policy matures as an Endowment, the proceeds are payable in a single sum unless at the time of such maturity some one of the various settlement options contained in the policy are exercised.

Life Annuity Rates—Males

Non-Participating

Age Last Birthday	Price of an Annuity Payable $100 Annually	$50 Semi-Annually	$25 Quarterly	Annuity Purchased by $1,000 Annual Payment	Semi-Annual Payment	Quarterly Payment
5	$2287.00	$2292.00	$2294.50	$42.43	$20.99	$10.44
6	2284.00	2279.00	2281.50	42.68	21.02	10.45
7	2267.00	2272.00	2274.50	42.81	21.08	10.48
8	2257.00	2262.00	2274.50	42.79	21.17	10.53
9	2254.00	2249.00	2261.50	42.98	21.29	10.59
10	2239.00	2234.00	2246.50	43.21	21.42	10.65
11	2263.00	2218.00	2230.50	43.61	21.57	10.73
12	2277.00	2202.00	2214.50	43.92	21.72	10.80
13	2261.00	2286.00	2298.50	44.23	21.87	10.88
14	2245.00	2270.00	2282.50	44.54	22.03	10.96
15	2230.00	2255.00	2267.50	44.84	22.17	11.03
16	2215.00	2240.00	2252.50	45.15	22.32	11.10
17	2190.00	2224.00	2236.50	45.48	22.48	11.18
18	2184.00	2209.00	2221.50	45.79	22.63	11.25
19	2169.00	2194.00	2206.50	46.10	22.79	11.33
20	2154.00	2179.00	2191.50	46.43	22.95	11.41
21	2138.00	2163.00	2175.50	46.77	23.12	11.49
22	2123.00	2148.00	2160.50	47.10	23.28	11.57
23	2107.00	2132.00	2144.50	47.46	23.46	11.66
24	2091.00	2116.00	2128.50	47.82	23.63	11.75
25	2075.00	2100.00	2112.50	48.19	23.81	11.83
26	2058.00	2082.00	2095.50	48.59	24.00	11.93
27	2041.00	2066.00	2078.50	49.00	24.20	12.03
28	2023.00	2048.00	2060.50	49.43	24.41	12.13
29	2005.00	2030.00	2042.50	49.88	24.63	12.24
30	1987.00	2012.00	2024.50	50.33	24.85	12.35
31	1968.00	1993.00	2005.50	50.81	25.09	12.47
32	1949.00	1974.00	1986.50	51.31	25.33	12.58
33	1929.00	1954.00	1966.50	51.84	25.59	12.71
34	1908.00	1933.00	1945.50	52.41	25.87	12.85
35	1887.00	1912.00	1924.50	52.99	26.15	12.99
36	1866.00	1890.00	1902.50	53.62	26.46	13.14
37	1843.00	1868.00	1880.50	54.28	26.77	13.29
38	1820.00	1845.00	1857.50	54.95	27.10	13.46
39	1797.00	1822.00	1834.50	55.65	27.44	13.62
40	1773.00	1798.00	1810.50	56.40	27.81	13.81
41	1748.00	1773.00	1785.50	57.21	28.20	14.00
42	1723.00	1748.00	1760.50	58.04	28.60	14.20
43	1697.00	1722.00	1734.50	58.93	29.04	14.41
44	1670.00	1695.00	1707.50	59.88	29.50	14.64
45	1643.00	1668.00	1680.50	60.86	29.98	14.88
46	1615.00	1640.00	1652.50	61.92	30.49	15.13
47	1587.00	1612.00	1624.50	63.01	31.03	15.39
48	1558.00	1583.00	1595.50	64.15	31.59	15.67
49	1528.00	1553.00	1565.50	65.46	32.30	15.97

Life Annuity Rates—Males

Non-Participating

Age Last Birthday	Price of an Annuity Payable $100 Annually	$50 Semi-Annually	$25 Quarterly	Annuity Purchased by $1,000 Annual Payment	Semi-Annual Payment	Quarterly Payment
50	$1498.00	$1523.00	$1535.50	66.76	32.83	$16.28
51	1467.00	1492.00	1504.50	68.17	33.54	16.62
52	1436.00	1461.00	1473.50	69.64	34.23	16.97
53	1404.00	1429.00	1441.50	71.23	34.99	17.34
54	1372.00	1397.00	1409.50	72.89	35.79	17.74
55	1339.00	1364.00	1376.50	74.68	36.68	18.16
56	1305.00	1331.00	1343.50	76.57	37.57	18.61
57	1272.00	1297.00	1309.50	78.62	38.55	19.09
58	1238.00	1263.00	1275.50	80.73	39.58	19.60
59	1204.00	1229.00	1241.50	83.06	40.68	20.14
60	1170.00	1195.00	1207.50	85.47	41.84	20.78
61	1136.00	1161.00	1173.50	88.05	43.07	21.39
62	1103.00	1128.00	1140.50	90.68	44.33	21.92
63	1069.00	1094.00	1106.50	93.55	45.70	22.59
64	1035.00	1060.00	1072.50	96.62	47.17	23.31
65	1002.00	1027.00	1039.50	99.80	48.69	24.05
66	969.00	994.00	1006.50	103.20	50.28	24.84
67	936.00	961.00	973.50	106.84	52.02	25.68
68	904.00	929.00	941.50	110.62	53.83	26.59
69	872.00	897.00	909.50	114.69	55.76	27.49
70	840.00	865.00	877.50	119.05	57.80	28.49
71	808.00	834.00	846.50	123.61	59.95	29.53
72	779.00	804.00	816.50	128.37	62.19	30.62
73	749.00	774.00	786.50	133.51	64.60	31.79
74	720.00	745.00	757.50	138.99	67.11	33.00
75	692.00	717.00	729.50	144.51	69.78	34.37
76	665.00	690.00	702.50	150.38	72.46	35.69
77	638.00	663.00	675.50	156.74	75.41	37.01
78	612.00	637.00	649.50	163.49	78.49	38.49
79	587.00	612.00	624.50	170.38	81.70	40.05
80	563.00	588.00	600.50	177.62	85.03	41.62
81	540.00	565.00	577.50	185.19	88.50	43.29
82	518.00	543.00	555.50	193.05	92.08	45.09
83	497.00	522.00	534.50	201.21	95.79	46.77
84	476.00	501.00	513.50	210.08	99.50	48.69
85	456.00	481.00	493.50	219.30	103.35	50.46
86	437.00	462.00	474.50	228.83	107.23	52.39
87	419.00	444.00	456.50	238.66	111.21	54.38
88	402.00	427.00	439.50	248.76	115.19	56.38
89	386.00	411.00	423.50	258.97	119.25	58.38
90	370.00	395.00	407.50	270.27	123.38	60.36
91	356.00	380.00	392.50	281.09	127.35	62.29
92	340.00	365.00	377.50	294.12	131.59	64.24
93	326.00	351.00	363.50	309.76	136.46	66.36
94	313.00	338.00	350.50	319.49	141.28	68.51
95	300.00	325.00	337.50	333.33	146.34	70.83

Life Annuity Rates—Females

Non-Participating

Age Last Birthday	Price of an Annuity Payable $100 Annually	$50 Semi-Annually	$25 Quarterly	Annuity Purchased by $1,000 Annual Payment	Semi-Annual Payment	Quarterly Payment
5	$2397.00	$2422.00	$2434.50	$41.72	$20.66	$10.27
6	2394.00	2419.00	2431.50	41.77	20.67	10.28
7	2392.00	2412.00	2424.50	41.80	20.73	10.31
8	2377.00	2402.00	2414.50	42.07	20.82	10.35
9	2364.00	2389.00	2401.50	42.30	20.98	10.41
10	2348.00	2374.00	2386.50	42.57	21.03	10.48
11	2333.00	2358.00	2370.50	42.86	21.10	10.55
12	2317.00	2342.00	2354.50	43.16	21.35	10.62
13	2301.00	2326.00	2338.50	43.46	21.50	10.69
14	2285.00	2310.00	2322.50	43.76	21.65	10.76
15	2270.00	2295.00	2307.50	44.05	21.79	10.83
16	2255.00	2280.00	2292.50	44.35	21.92	10.91
17	2240.00	2264.00	2276.50	44.65	22.08	10.98
18	[illegible]	2249.00	2261.50	44.95	22.23	11.05
19	2209.00	2234.00	2246.50	45.27	22.38	11.13
20	2194.00	2219.00	2231.50	45.58	22.53	11.20
21	2178.00	2203.00	2215.50	45.91	22.70	11.28
22	2163.00	2188.00	2200.50	46.23	22.85	11.36
23	2147.00	2172.00	2184.50	46.58	23.02	11.44
24	2131.00	2156.00	2168.50	46.93	23.19	11.53
25	2115.00	2140.00	2152.50	47.28	23.36	11.61
26	2099.00	2123.00	2135.50	47.66	23.54	11.71
27	2081.00	2106.00	2118.50	48.05	23.74	11.80
28	2063.00	2088.00	2100.50	48.47	23.95	11.90
29	2045.00	2070.00	2082.50	48.90	24.15	12.00
30	2027.00	2052.00	2064.50	49.33	24.37	12.11
31	2008.00	2033.00	2045.50	49.80	24.59	12.22
32	1989.00	2014.00	2026.50	50.28	24.83	12.34
33	1969.00	1994.00	2006.50	50.79	25.08	12.46
34	1948.00	1973.00	1985.50	51.33	25.34	12.59
35	1927.00	1952.00	1964.50	51.89	25.61	12.73
36	1906.00	1930.00	1942.50	52.46	25.91	12.87
37	1883.00	1908.00	1920.50	53.11	26.20	13.02
38	1860.00	1885.00	1897.50	53.76	26.53	13.18
39	1837.00	1862.00	1874.50	54.44	26.85	13.34
40	1813.00	1838.00	1850.50	55.16	27.20	13.51
41	1788.00	1813.00	1825.50	55.93	27.56	13.69
42	1763.00	1788.00	1800.50	56.72	27.96	13.89
43	1737.00	1762.00	1774.50	57.57	28.38	14.09
44	1710.00	1735.00	1747.50	58.48	28.82	14.31
45	1683.00	1708.00	1720.50	59.42	29.27	14.53
46	1655.00	1680.00	1692.50	60.42	29.76	14.77
47	1627.00	1652.00	1664.50	61.46	30.27	15.02
48	1598.00	1623.00	1635.50	62.58	30.81	15.29
49	1569.00	1593.00	1606.50	63.78	31.39	15.57

Life Annuity Rates—Females

Non-Participating

Age Last Birthday	Price of an Annuity Payable $100 Annually	$50 Semi-Annually	$25 Quarterly	Annuity Purchased by $1,000 Annual Payment	Semi-Annual Payment	Quarterly Payment
50	$1538.00	$1563.00	$1575.50	65.02	31.99	15.87
51	1507.00	1532.00	1544.50	66.36	32.64	16.19
52	1476.00	1501.00	1513.50	67.75	33.31	16.52
53	1443.00	1469.00	1481.50	69.26	34.04	16.87
54	1412.00	1437.00	1449.50	70.82	34.79	17.24
55	1379.00	1404.00	1416.50	72.52	35.61	17.65
56	1346.00	1371.00	1383.50	74.29	36.47	18.07
57	1312.00	1337.00	1349.50	76.22	37.40	18.53
58	1278.00	1303.00	1315.50	78.25	38.37	19.00
59	1243.00	1268.00	1280.50	80.45	39.43	19.53
60	1208.00	1233.00	1245.50	82.78	40.55	20.07
61	1173.00	1198.00	1210.50	85.25	41.74	20.65
62	1139.00	1164.00	1176.50	87.80	42.96	21.25
63	1104.00	1129.00	1141.50	90.58	44.29	21.90
64	1070.00	1095.00	1107.50	93.46	45.66	22.57
65	1036.00	1061.00	1072.50	96.53	47.13	23.29
66	1002.00	1027.00	1038.50	99.80	48.70	24.06
67	968.00	993.00	1005.50	103.31	50.35	24.86
68	935.00	960.00	972.50	106.95	52.08	25.71
69	902.00	927.00	939.50	110.86	53.94	26.61
70	870.00	895.00	907.50	114.94	55.87	27.55
71	838.00	863.00	875.50	119.33	57.94	28.55
72	807.00	832.00	844.50	123.92	60.10	29.60
73	776.00	801.00	813.50	128.87	62.42	30.73
74	746.00	771.00	783.50	134.05	64.85	31.91
75	717.00	742.00	754.50	139.47	67.39	33.13
76	688.00	713.00	725.50	145.35	70.13	34.46
77	660.00	685.00	697.50	151.52	72.99	35.84
78	633.00	658.00	670.50	157.98	75.99	37.29
79	607.00	632.00	644.50	164.74	79.11	38.79
80	582.00	607.00	619.50	171.82	82.37	40.38
81	558.00	583.00	595.50	179.21	85.76	41.98
82	535.00	560.00	572.50	186.92	89.29	43.67
83	513.00	538.00	550.50	194.93	92.94	45.41
84	491.00	516.00	528.50	203.67	96.80	47.30
85	470.00	495.00	507.50	212.77	101.01	49.25
86	450.00	475.00	487.50	222.22	105.56	51.28
87	431.00	456.00	468.50	232.02	109.65	53.35
88	413.00	438.00	450.50	242.13	114.16	55.49
89	396.00	421.00	433.50	252.53	118.70	57.67
90	380.00	405.00	417.50	263.16	123.46	59.88
91	365.00	390.00	402.50	273.97	128.21	62.11
92	350.00	375.00	387.50	285.71	133.33	64.59
93	336.00	361.00	373.50	297.62	138.80	66.92
94	322.00	348.00	360.50	309.00	143.68	69.35
95	310.00	335.00	347.50	322.58	148.25	71.94

Largest Amount of Insurance it will write on a Single Life, *$25,000. Premiums for each $1,000 Insurance (Participating). Adopted January 1, 1913.

Including Total and Permanent Disability Benefits.

Age at Issue.	En'd't at 85	LIFE.				ENDOWMENT. Continuous Annual Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	20 Years.
15	.....	$40 87	$30 81	$25 85	.....	$101 89	$65 19	$47 35
16	.....	41 36	31 23	26 20	.....	101 95	65 26	47 42
17	.....	42 04	31 68	26 58	.....	102 02	65 34	47 50
18	.....	42 67	32 14	26 97	.....	102 09	65 42	47 58
19	.....	43 32	32 62	27 38	.....	102 16	65 51	47 66
20	$19 10	43 99	33 12	27 81	$344	102 24	65 60	47 74
21	19 50	44 70	33 65	28 25	350	102 32	65 69	47 83
22	19 92	45 42	34 19	28 71	356	102 40	65 78	47 92
23	20 37	46 18	34 76	29 19	361	102 49	65 88	48 03
24	20 83	46 93	35 35	29 70	367	102 58	65 98	48 13
25	21 32	47 74	35 96	30 22	373	102 66	66 07	48 24
26	21 83	48 57	36 59	30 75	380	102 76	66 18	48 37
27	22 36	49 45	37 27	31 32	386	102 87	66 28	48 52
28	22 93	50 33	37 97	31 92	393	102 98	66 40	48 65
29	23 53	51 29	38 68	32 54	400	103 11	66 53	48 81
30	24 16	52 25	39 41	33 17	408	103 24	66 67	48 98
31	24 82	53 26	40 20	33 85	415	103 36	66 82	49 17
32	25 52	54 31	41 00	34 54	423	103 47	66 97	49 37
33	26 25	55 39	41 83	35 27	431	103 60	67 15	49 58
34	27 03	56 51	42 69	36 04	440	103 73	67 34	49 83
35	27 85	57 69	43 60	36 85	449	103 93	67 53	50 09
36	28 73	58 91	44 55	37 67	457	104 11	67 76	50 33
37	29 64	60 16	45 53	38 53	467	104 27	68 01	50 62
38	30 61	61 48	46 57	39 45	476	104 48	68 28	50 93
39	31 64	62 85	47 65	40 41	486	104 69	68 57	51 28
40	32 74	64 27	48 80	41 43	496	104 95	68 89	51 67
41	33 90	65 74	49 97	42 50	507	105 20	69 26	52 09
42	35 14	67 28	51 20	43 63	518	105 52	69 66	52 57
43	36 46	68 87	52 49	44 81	529	105 84	70 10	53 09
44	37 86	70 55	53 86	46 07	540	106 22	70 56	53 69
45	39 35	72 28	55 30	47 40	552	106 64	71 09	54 33
46	40 92	74 11	56 80	48 79	565	107 12	71 67	55 04
47	42 60	76 00	58 41	50 29	577	107 64	72 32	55 89
48	44 41	77 98	60 08	51 67	590	108 21	73 03	56 79
49	46 31	80 05	61 84	53 56	603	108 83	73 83	57 79
50	48 35	82 21	63 70	55 35	616	109 53	74 72	58 90
51	50 52	84 47	65 65	57 26	630	110 30	75 70	60 12
52	52 85	86 82	67 79	59 30	644	111 14	76 79	61 46
53	55 32	89 29	69 91	61 47	658	112 09	78 02	62 95
54	57 97	91 85	72 23	63 80	672	113 14	79 31	64 60
55	60 80	94 54	74 68	66 28	687	114 30	81 75	66 43
56	63 81	97 37	77 30	68 94	702	115 59	82 36	68 44
57	67 02	100 33	80 06	71 79	717	117 02	84 14	70 63
58	70 44	103 43	83 02	74 84	732	118 60	86 11	73 00
59	74 12	106 71	86 20	78 15	747	120 32	88 30	75 64
60	78 05	110 16	89 60	81 70	762	122 21	90 72	78 46

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.
*All above $10,000 reinsured.

Largest Amount of Insurance it will write on a Single Life, *$25,000.

Premiums for Each $1,000 Insurance (Nonparticipating).

Adopted January 1, 1913.

Including Total and Permanent Disability Benefits

Age at Issue	End't at 85. Continuous Annual Premiums.	LIFE. 10 Annual Premiums	LIFE. 15 Annual Premiums	LIFE. 20 Annual Premiums	ENDOWMENT. Continuous Annual Premiums. 10 Years	15 Years	20 Years	25 Years	30 Years	RENEWABLE AND CONVERTIBLE TERM. 5 Years.	10 Years.	15 Years.	20 Years.
15	$13 36	.....	.....	$20 73	$91 03	$57 52	$41 23	$31 75	$25 72	.....	.....	.....	.....
16	13 63	.....	.....	21 04	91 06	57 55	41 28	31 79	25 77	.....	.....	.....	.....
17	13 91	.....	.....	21 35	91 11	57 60	41 33	31 85	25 83	.....	.....	.....	.....
18	14 22	.....	.....	21 68	91 14	57 64	41 39	31 91	25 89	.....	.....	.....	.....
19	14 53	.....	.....	22 02	91 17	57 68	41 44	31 97	25 96	.....	.....	.....	.....
20	14 85	$36 57	$27 02	22 36	91 22	57 74	41 50	32 03	26 04	$9 16	$9 31	$9 49	$9 70
21	15 14	37 14	27 46	22 76	91 26	57 78	41 56	32 09	26 12	9 22	9 38	9 57	9 80
22	15 51	37 75	27 91	23 10	91 31	57 84	41 61	32 18	26 22	9 28	9 45	9 66	9 92
23	15 58	38 38	28 38	23 49	91 35	57 90	41 70	32 26	26 31	9 34	9 54	9 75	10 04
24	16 24	39 01	28 86	23 92	91 40	57 95	41 74	32 33	26 41	9 42	9 62	9 86	10 17
25	16 66	39 68	29 37	24 34	91 46	58 01	41 83	32 43	26 53	9 50	9 72	9 98	10 32
26	17 07	40 38	29 89	24 78	91 52	58 09	41 92	32 53	26 66	9 58	9 81	10 10	10 41
27	17 51	41 11	30 43	25 23	91 58	58 16	42 00	32 64	26 80	9 67	9 92	10 23	10 64
28	17 96	41 86	31 01	25 72	91 65	58 25	42 09	32 78	26 96	9 76	10 04	10 39	10 83
29	18 44	42 63	31 59	26 21	91 72	58 34	42 18	32 90	27 13	9 87	10 16	10 54	11 05
30	18 98	43 44	32 21	26 73	91 81	58 43	42 30	33 05	27 31	9 98	10 30	10 72	11 28
31	19 51	44 28	32 83	27 28	91 88	58 53	42 43	33 21	27 53	10 10	10 46	10 92	11 54
32	20 08	45 14	33 49	27 84	91 98	58 64	42 60	33 38	27 75	10 23	10 63	11 13	11 84
33	20 66	46 04	34 18	28 42	92 08	58 76	42 74	33 58	28 01	10 38	10 81	11 37	12 16
34	21 31	46 97	34 89	29 04	92 18	58 89	42 91	33 80	28 29	10 53	11 01	11 64	12 54
35	21 95	47 96	35 64	29 69	92 30	59 05	43 09	34 05	28 61	10 71	11 23	11 94	12 96
36	22 70	48 95	36 40	30 36	92 43	59 21	43 30	34 32	28 94	10 90	11 48	12 28	13 41
37	23 46	50 00	37 21	31 06	92 56	59 38	43 52	34 61	29 33	11 12	11 76	12 66	13 93
38	24 25	51 08	38 06	31 80	92 71	59 58	43 79	34 94	29 76	11 35	12 07	13 09	14 52
39	25 09	52 20	38 92	32 57	92 88	59 80	44 07	35 32	30 23	11 60	12 40	13 57	15 15
40	25 97	53 37	39 84	33 39	93 07	60 04	44 40	35 72	30 75	11 89	12 80	14 11	15 87
41	26 95	54 59	40 80	34 24	93 27	60 32	44 73	36 19	31 33	12 20	13 23	14 71	16 66
42	27 96	55 85	41 80	35 15	93 51	60 63	45 15	36 70	31 98	12 56	13 74	15 39	17 55
43	29 00	57 17	42 84	36 10	93 76	60 96	45 58	37 27	32 69	12 96	14 30	16 15	18 54
44	30 17	58 53	43 95	37 11	94 05	61 35	46 07	37 90	33 47	13 41	14 94	17 00	19 64
45	31 39	59 96	45 09	38 17	94 37	61 77	46 60	38 60	34 34	13 94	15 66	17 96	20 84
46	32 68	61 45	46 31	39 29	94 75	62 25	47 26	39 39	35 29	14 54	16 47	19 02	22 18
47	34 07	62 98	47 59	40 50	95 15	62 79	47 94	40 25	36 35	15 21	17 40	20 20	23 65
48	35 55	64 60	48 93	41 76	95 61	63 40	48 69	41 21	37 49	15 99	18 42	21 52	25 27
49	37 14	66 29	50 35	43 12	96 12	64 08	49 56	42 29	38 77	16 87	19 57	22 98	27 06
50	38 83	68 04	51 84	44 55	96 69	64 83	50 51	43 46	40 15	17 85	20 84	24 58	29 00
51	40 61	69 87	53 41	46 09	97 34	65 65	51 56	44 75	41 65	18 94	22 26	26 36	31 12
52	42 54	71 77	55 08	47 72	98 04	66 57	52 71	46 17	43 30	20 17	23 83	28 32	33 44
53	44 60	73 77	56 83	49 45	98 83	67 60	54 00	47 74	45 09	21 52	25 56	30 46	35 94
54	46 77	75 84	58 68	51 31	99 71	68 73	55 43	49 44	47 03	23 04	27 48	32 82	38 65
55	49 11	78 01	60 65	53 30	100 67	69 98	57 00	51 31	49 11	24 72	29 60	35 40	41 56
56	51 61	80 28	62 74	55 44	101 73	71 37	58 73	53 35	.....	.....	.....	.....	.....
57	54 30	82 66	64 96	57 72	102 91	72 91	60 64	55 59	.....	.....	.....	.....	.....
58	57 17	85 15	67 33	60 17	104 23	74 60	62 73	58 03	.....	.....	.....	.....	.....
59	60 06	87 77	69 85	62 81	105 68	76 48	65 03	60 68	.....	.....	.....	.....	.....
60	63 56	90 54	72 55	65 65	107 29	78 56	67 56	63 56	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.
*All above $10,000 reinsured.

Premium Rates (Nonparticipating) for $10.00 Monthly Income to Beneficiary

During Life, with 240 Payments Certain.

American 3½% Reserve. **Commuted Value $1,754.00.**

Age of Insured.	LIFE. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20 YEAR ENDOWMENT. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
15	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	102 77	$97 85	$94 02	$92 63	$92 17
16	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	102 03	96 61	93 28	91 89	91 43
17	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	101 28	95 86	92 53	91 14	90 68
18	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	100 52	95 10	91 77	90 38	89 92
19	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	99 76	94 33	91 00	89 61	89 15
20	$30 90	$29 03	$27 46	$26 43	$26 05	$45 76	$43 03	$40 87	$39 66	$39 22	98 97	93 54	90 21	88 82	88 36
21	31 54	29 61	28 02	26 99	26 56	46 48	43 70	41 55	40 31	39 92	98 56	92 96	89 53	88 12	87 66
22	32 21	30 26	28 65	27 61	27 21	47 24	44 42	42 25	40 98	40 52	98 19	92 38	88 88	87 44	86 98
23	32 93	30 91	29 30	28 25	27 85	48 03	45 16	42 93	41 67	41 20	97 83	91 83	88 23	86 77	86 31
24	33 68	31 61	29 95	28 89	28 49	48 87	45 93	43 67	42 39	41 96	97 44	91 27	87 55	86 07	85 61
25	34 48	32 34	30 66	29 62	29 22	49 73	46 74	44 47	43 17	42 69	97 15	90 77	86 93	85 44	84 96
26	35 32	33 15	31 42	30 36	29 95	50 64	47 55	45 26	43 94	43 46	96 84	90 24	86 28	84 77	84 29
27	36 21	33 95	32 19	31 13	30 72	51 59	48 43	46 07	44 74	44 25	96 59	89 77	85 69	84 13	83 65
28	37 16	34 83	33 03	31 92	31 51	52 59	49 36	46 96	45 60	45 11	96 37	89 34	85 11	83 53	83 05
29	38 17	35 74	33 89	32 76	32 35	53 63	50 30	47 86	46 49	45 97	96 17	88 93	84 58	82 97	82 47
30	39 24	36 72	34 82	33 70	33 29	54 73	51 31	48 80	47 40	46 88	96 04	88 58	84 09	82 43	81 93
31	40 36	37 74	35 77	34 64	34 22	55 89	52 33	49 77	48 35	47 85	95 94	88 24	83 61	81 90	81 41
32	41 58	38 84	36 82	35 66	35 22	57 11	53 43	50 80	49 33	48 83	95 90	87 98	83 21	81 46	80 96
33	42 87	40 01	37 89	36 70	36 24	58 39	54 59	51 86	50 40	49 85	95 92	87 79	82 84	81 08	80 55
34	44 22	41 22	39 03	37 84	37 38	59 77	55 80	53 00	51 49	50 94	96 01	87 65	82 54	80 73	80 20
35	45 68	42 51	40 25	38 97	38 50	61 18	57 06	54 17	52 63	52 08	96 17	87 60	82 34	80 48	79 93
36	47 22	43 91	41 53	40 30	39 82	62 69	58 40	55 40	53 80	53 25	96 40	87 62	82 20	80 26	79 71
37	48 90	45 39	42 92	41 65	41 15	64 31	59 81	56 70	55 07	54 48	96 72	87 74	82 15	80 17	79 59
38	50 65	46 95	44 35	43 05	42 54	66 02	61 30	58 07	56 38	55 78	97 14	87 95	82 19	80 14	79 56
39	52 56	48 64	45 90	44 54	44 01	67 80	62 87	59 49	57 74	57 13	97 66	88 27	82 35	80 22	79 62
40	54 55	50 40	47 51	46 11	45 56	69 70	64 53	61 01	59 19	58 57	98 30	88 70	82 60	80 40	79 78
41	56 73	52 31	49 26	47 85	47 27	71 74	66 30	62 61	60 69	60 06	99 00	89 24	82 95	80 65	80 03
42	59 06	54 37	51 13	49 65	49 05	73 89	68 19	64 29	62 31	61 65	99 90	89 94	83 43	81 07	80 42
43	61 54	56 55	53 11	51 50	50 87	76 18	70 19	66 07	64 01	63 32	100 87	90 73	84 06	81 60	80 90
44	64 19	58 91	55 21	53 58	52 92	78 63	72 31	67 97	65 79	65 09	102 04	91 73	84 84	82 27	81 56
45	67 07	61 43	57 49	55 75	55 06	81 25	74 60	69 99	67 69	66 95	103 36	92 86	85 78	83 06	82 32
46	70 24	64 23	60 01	58 04	57 32	84 04	77 02	72 16	69 71	68 91	104 88	94 16	86 86	84 03	83 24
47	73 66	67 25	62 71	60 49	59 75	87 03	79 63	74 45	71 86	71 04	106 69	95 60	88 15	85 17	84 33
48	77 30	70 46	65 61	63 12	62 35	90 22	82 42	76 90	74 15	73 25	108 52	97 37	89 62	86 48	85 59
49	81 24	73 94	68 71	65 97	65 15	93 63	85 39	79 52	76 57	75 63	110 66	99 30	91 26	87 95	87 01
50	85 46	77 68	72 04	69 08	68 11	97 27	88 57	82 29	79 16	78 14	113 08	101 46	93 14	89 64	88 63
51	89 85	81 54	75 47	72 28	71 23	101 16	92 00	85 25	81 91	80 84	115 75	103 87	95 24	91 52	90 44
52	94 57	85 71	79 13	75 68	74 62	105 32	95 64	88 27	84 83	83 70	118 75	106 59	97 60	93 64	92 49
53	99 64	90 18	83 07	79 32	78 23	109 80	99 56	91 31	87 98	86 74	122 04	109 54	100 18	95 97	94 72
54	105 01	94 96	87 27	83 21	82 04	114 59	103 80	95 59	91 35	90 00	125 70	112 87	103 10	98 57	97 23
55	110 82	100 11	91 80	87 39	86 14	119 69	108 33	99 58	94 92	93 49	129 72	116 49	106 26	101 39	99 95
56	117 04	105 63	96 65	91 88	90 58	125 21	113 19	103 80	98 60	97 24	134 18	120 52	109 81	104 57	102 99
57	123 69	111 54	101 84	96 70	95 25	131 12	118 46	108 36	102 94	101 24	139 08	124 95	113 71	108 04	106 34
58	130 85	117 94	107 42	101 89	100 28	137 47	124 14	113 29	107 42	105 54	144 47	129 84	117 97	111 87	110 00
59	138 51	124 78	113 40	107 13	105 35	144 32	130 23	118 63	111 88	110 17	150 40	135 20	122 67	116 08	114 04
60	146 76	132 14	119 85	113 41	111 49	151 67	136 80	124 36	117 01	115 15	156 90	141 10	127 83	120 71	118 45

Largest Amount of Insurance it will write on a Single Life, $200,000.
Premiums for each $1,000 Insurance (Participating).
New York State Standard Policies.

Age at Issue	Adopted January 1, 1907 — *LIFE — Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	Adopted March 1, 1909 — ENDOWMENT Continuous Annual Premiums — 10 Years	15 Years	20 Years	25 Years	30 Years	Adopted April 1, 1917 — TERM—Nonrenewable — Convertible within 3 Yrs. — 5 Years	Convertible within 7 Years — 10 Years	15 Years	20 Years
15	$17 40	$44 62	$33 03	$27 34	100 60	$65 17	$47 79	$37 64	$31 10	.....	.....	.....	.....
16	17 73	45 22	33 48	27 72	100 78	65 31	47 92	37 76	31 22	.....	.....	.....	.....
17	18 07	45 85	33 95	28 12	100 97	65 46	48 05	37 88	31 35	.....	.....	.....	.....
18	18 44	46 49	34 44	28 53	101 16	65 61	48 18	38 01	31 48	.....	.....	.....	.....
19	18 81	47 16	34 94	28 95	101 36	65 77	48 33	38 15	31 63	.....	.....	.....	.....
20	19 21	47 85	35 46	29 39	101 57	65 93	48 48	38 30	31 77	.....	.....	.....	.....
21	19 62	48 56	36 00	29 84	101 78	66 11	48 63	38 45	31 93	10 29	10 48	10 69	10 97
22	20 06	49 30	36 55	30 31	102 01	66 29	48 79	38 61	32 10	10 37	10 56	10 80	11 09
23	20 51	50 06	37 18	30 80	102 24	66 47	48 96	38 78	32 28	10 44	10 65	10 91	11 23
24	20 99	50 85	37 73	31 31	102 48	66 67	49 14	38 95	32 46	10 52	10 75	11 03	11 39
25	21 49	51 67	38 35	31 83	102 73	66 87	49 33	39 14	32 67	10 61	10 85	11 16	11 55
26	22 01	52 51	38 98	32 37	102 99	67 08	49 53	39 34	32 88	10 71	10 96	11 29	11 72
27	22 56	53 38	39 65	32 94	103 26	67 30	49 73	39 55	33 12	10 80	11 08	11 44	11 92
28	23 14	54 28	40 33	33 52	103 54	67 53	49 95	39 78	33 37	10 91	11 21	11 61	12 13
29	23 74	55 21	41 05	34 13	103 83	67 78	50 18	40 02	33 63	11 03	11 36	11 80	12 37
30	24 38	56 18	41 78	34 76	104 14	68 03	50 43	40 28	33 93	11 15	11 52	12 00	12 64
31	25 05	57 18	42 55	35 42	104 45	68 30	50 69	40 55	34 24	11 28	11 69	12 21	12 95
32	25 75	58 21	43 34	36 11	104 79	68 58	50 96	40 85	34 58	11 43	11 88	12 45	13 28
33	26 50	59 28	44 16	36 82	105 13	68 88	51 26	41 18	34 95	11 59	12 08	12 73	13 65
34	27 28	60 38	45 02	37 56	105 49	69 19	51 57	41 52	35 36	11 77	12 31	13 03	14 07
35	28 11	61 53	45 91	38 34	105 87	69 52	51 91	41 90	35 80	11 96	12 56	13 37	14 55
36	28 98	62 71	46 83	39 15	106 27	69 88	52 28	42 31	36 28	12 17	12 84	13 75	15 07
37	29 90	63 94	47 79	40 00	106 69	70 25	52 67	42 76	36 81	12 41	13 15	14 17	15 65
38	30 88	65 21	48 79	40 89	107 13	70 65	53 10	43 24	37 38	12 68	13 49	14 67	16 32
39	31 91	66 53	49 83	41 81	107 59	71 08	53 56	43 77	38 01	12 96	13 88	15 20	17 04
40	33 01	67 90	50 92	42 79	108 07	71 54	54 06	44 35	38 70	13 28	14 31	15 81	17 87
41	34 16	69 32	52 06	43 82	108 59	72 04	54 60	44 99	39 45	13 63	14 80	16 49	18 77
42	35 39	70 79	53 24	44 90	109 14	72 58	55 20	45 68	40 28	14 03	15 36	17 27	19 77
43	36 70	72 32	54 49	46 04	109 72	73 16	55 85	46 44	41 19	14 48	16 00	18 12	20 89
44	38 08	73 91	55 79	47 25	110 35	73 80	56 56	47 28	42 19	14 99	16 72	19 08	22 13
45	39 55	75 57	57 16	48 52	111 03	74 48	57 34	48 21	43 28	15 57	17 52	20 16	23 51
46	41 12	77 30	58 60	49 87	111 75	75 24	58 20	49 22	.....	16 24	18 44	21 36	25 03
47	42 79	79 10	60 11	51 31	112 54	76 06	59 14	50 33	.....	17 00	19 47	22 69	26 69
48	44 57	80 98	61 71	52 83	113 38	76 95	60 17	51 56	.....	17 87	20 61	24 17	28 53
49	46 46	82 95	63 39	54 45	114 29	77 93	61 31	52 90	.....	18 85	21 91	25 81	30 56
50	48 48	84 99	65 16	56 17	115 28	79 00	62 55	54 37	.....	19 95	23 33	27 63	32 76
51	50 62	87 12	67 03	58 01	116 34	80 16	63 91	55 98	.....	21 17	24 92	29 63	35 17
52	52 91	89 35	69 01	59 97	117 48	81 43	65 41	57 75	.....	22 53	26 68	31 83	37 79
53	55 35	91 68	71 10	62 06	118 71	82 81	67 05	59 67	.....	24 05	28 63	34 24	40 63
54	57 95	94 11	73 31	64 29	120 04	84 33	68 84	61 77	.....	25 75	30 77	36 89	43 69
55	60 72	96 66	75 66	66 69	121 48	85 98	70 91	64 07	.....	27 61	33 15	39 80	46 99
56	63 68	99 33	78 16	.....	123 05	87 79	72 97	.....	.....	29 69	35 77	42 99	50 52
57	66 84	102 13	80 82	.....	124 74	89 77	75 32	.....	.....	31 99	38 65	46 45	54 32
58	70 22	105 08	83 66	.....	126 58	91 94	77 91	.....	.....	34 53	41 83	50 23	58 37
59	73 83	108 19	86 69	.....	128 58	94 33	80 73	.....	.....	37 33	45 32	54 31	62 71
60	77 69	111 47	89 94	.....	130 76	96 94	83 82	.....	.....	40 33	49 16	58 71	67 33

For policies containing the following provisions extra rates per $1,000 are charged according to form and age of insured:—With Disability, 29c to $4.22; with Double Indemnity Accident, $1.30 to $3.00; with Double Indemnity Travel Accident, 10c to 28c.

For semi-annual rates, add 4 per cent and divide by 2.

For quarterly rates, add 6 per cent and divide by 4.

*Rates ages 15 to 20 inclusive, adopted February, 1909.

Premium Rates (Participating) for $1,000.

American 3 per cent.

With Disability and Double Indemnity Travel Benefits — Limit $25,000 — Adopted Jan. 2, 1917									With Waiver of Premiums in Event of Total Disability — Limit $50,000 — Adopted April 1, 1917			
LIFE				ENDOWMENT					TERM Nonrenewable Convertible within			
									3 Years	7 Years		
Ordinary	10 Payment	15 Payment	20 Payment	10 Years	15 Years	20 Years	25 Years	Convertible	5 Year	10 Year	15 Year	20 Year
$18 28	$46 72	$34 57	$28 62	100 99	65 59	48 24	38 13	$22 68	------	------	------	------
18 64	47 37	35 05	29 01	101 18	65 74	48 38	38 26	23 12	$10 39	$10 58	$10 79	$11 07
19 00	48 04	35 55	29 44	101 38	65 90	48 53	38 40	23 56	10 47	10 66	10 90	11 19
19 40	48 71	36 07	29 87	101 57	66 06	48 68	38 55	24 03	10 54	10 75	11 01	11 33
19 80	49 42	36 60	30 32	101 79	66 23	48 84	38 71	24 53	10 62	10 85	11 13	11 49
20 23	50 15	37 15	30 79	102 00	66 41	49 01	38 88	25 04	10 71	10 95	11 26	11 65
20 67	50 89	37 72	31 26	102 23	66 60	49 18	39 06	25 58	10 81	11 06	11 39	11 82
21 14	51 67	38 29	31 75	102 47	66 80	49 35	39 24	26 13	10 90	11 18	11 54	12 02
21 62	52 46	38 90	32 27	102 70	66 99	49 54	39 44	26 72	11 01	11 31	11 71	12 23
22 13	53 28	39 53	32 80	102 96	67 21	49 75	39 63	27 33	11 13	11 46	11 90	12 47
22 67	54 14	40 17	33 35	103 22	67 43	49 96	39 85	27 98	11 25	11 62	12 10	12 74
23 22	55 01	40 83	33 90	103 49	67 65	50 18	40 08	28 64	11 38	11 79	12 31	13 05
23 81	55 91	41 53	34 49	103 77	67 89	50 40	40 32	29 35	11 53	11 98	12 55	13 38
24 43	56 83	42 22	35 10	104 06	68 14	50 65	40 59	30 09	11 69	12 18	12 83	13 75
25 07	57 79	42 97	35 73	104 37	68 41	50 91	40 86	30 87	11 87	12 41	13 13	14 17
25 75	58 79	43 72	36 38	104 69	68 68	51 19	41 17	31 68	12 06	12 66	13 47	14 66
26 46	59 82	44 52	37 07	105 02	68 98	51 49	41 48	32 55	12 27	12 94	13 85	15 18
27 20	60 87	45 33	37 79	105 38	69 29	51 80	41 83	33 45	12 51	13 25	14 27	15 77
28 00	61 97	46 18	38 51	105 74	69 62	52 14	42 22	34 40	12 78	13 59	14 77	16 44
28 84	63 10	47 06	39 28	106 13	69 96	52 50	42 62	35 41	13 06	13 98	15 30	17 17
29 72	64 28	47 98	40 09	106 53	70 33	52 89	43 08	36 46	13 38	14 41	15 91	18 01
30 65	65 48	48 93	40 93	106 97	70 74	53 32	43 59	37 57	13 73	14 90	16 59	18 92
31 63	66 74	49 91	41 81	107 42	71 16	53 77	44 14	38 75	14 13	15 46	17 38	19 94
32 68	68 04	50 94	42 73	107 90	71 62	54 27	44 73	39 99	14 58	16 10	18 24	21 08
33 78	69 38	52 00	43 69	108 41	72 11	54 82	45 38	41 30	15 09	16 82	19 22	22 35
34 96	70 78	53 12	44 69	108 94	72 63	55 42	46 08	42 68	15 67	17 62	20 32	23 77
36 19	72 22	54 29	45 81	109 51	73 20	56 09	46 83	44 13	16 34	18 54	21 54	25 33
37 51	73 71	55 50	46 99	110 12	73 81	56 83	47 63	45 68	17 10	19 57	22 90	27 04
38 91	75 26	56 78	48 24	110 77	74 49	57 64	48 51	47 32	17 97	20 72	24 42	28 94
40 39	76 86	58 10	49 56	111 47	75 23	58 51	49 46	49 03	18 95	22 04	26 11	31 04
41 97	78 53	59 51	50 96	112 23	76 05	59 45	50 52	50 87	20 05	23 49	27 98	33 32
43 68	80 27	61 08	52 42	113 03	76 99	60 48	51 66	52 80	21 27	25 12	30 05	35 81
45 44	82 08	62 74	54 00	113 92	78 01	61 58	52 91	54 86	22 63	26 93	32 32	38 52
47 36	83 95	64 49	55 66	114 87	79 13	62 78	54 29	57 03	24 15	28 94	34 82	41 46
49 40	85 93	66 35	57 44	115 93	80 36	64 10	55 78	59 32	25 87	31 16	37 56	44 64
51 58	87 99	68 31	59 32	117 10	81 70	65 52	57 43	61 74	27 84	33 63	40 57	48 09
53 90	90 30	70 40	61 35	118 39	83 14	67 07	59 22	64 29	------	------	------	------
56 38	92 76	72 59	63 50	119 81	84 70	68 78	61 20	66 97	------	------	------	------
59 04	95 37	74 93	65 80	121 40	86 87	70 66	63 34	69 76	------	------	------	------
61 89	98 12	77 39	68 28	123 18	88 16	72 71	65 69	72 68	------	------	------	------
64 93	101 05	80 01	70 97	125 17	90 05	74 98	68 27	75 68	------	------	------	------

or quarterly rates, add 6 per cent and divide by 4.
or semi-annual rates add 4 per cent and divide by 2.

(Limit $25,000)

Premium Rates for $1,000 (Participating), with Disability and Double Indemnity Accident Benefits.

American 3 per cent — Adopted January 2, 1917

Age.	LIFE.				ENDOWMENT.				Convertible.
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr.	
15	$19 48	$49 45	$36 62	$30 20	$102 19	$66 79	$49 44	$39 33	$24 53
16	19 84	50 09	37 10	30 60	102 38	66 94	49 58	39 46	24 97
17	20 20	50 76	37 60	31 03	102 58	67 10	49 73	39 60	25 41
18	20 60	51 44	38 12	31 46	102 77	67 26	49 88	39 75	25 88
19	21 00	52 15	38 65	31 91	102 99	67 43	50 04	39 91	26 38
20	21 43	52 88	39 20	32 38	103 20	67 61	50 21	40 08	26 89
21	21 87	53 62	39 77	32 85	103 43	67 80	50 38	40 26	27 43
22	22 34	54 40	40 35	33 34	103 67	68 00	50 55	40 44	27 98
23	22 82	55 20	40 96	33 86	103 90	68 19	50 74	40 64	28 57
24	23 33	56 02	41 59	34 39	104 16	68 41	50 95	40 83	29 18
25	23 87	56 88	42 23	34 94	104 42	68 63	51 16	41 05	29 83
26	24 42	57 75	42 89	35 50	104 69	68 85	51 38	41 28	30 49
27	25 01	58 65	43 59	36 09	104 97	69 09	51 60	41 52	31 20
28	25 63	59 58	44 29	36 70	105 26	69 34	51 85	41 79	31 94
29	26 27	60 54	45 04	37 33	105 57	69 61	52 11	42 06	32 72
30	27 15	61 04	45 54	37 98	106 09	70 08	52 59	42 57	33 53
31	27 86	62 07	46 34	38 67	106 42	70 38	52 89	42 88	34 40
32	28 60	63 13	47 15	39 39	106 78	70 69	53 20	43 23	35 30
33	29 40	64 23	48 00	40 12	107 14	71 02	53 54	43 62	36 25
34	30 24	65 36	48 89	40 89	107 53	71 36	53 90	44 02	37 26
35	31 12	66 54	49 81	41 70	107 93	71 73	54 29	44 48	38 31
36	32 05	67 75	50 76	42 54	108 37	72 14	54 72	44 99	39 42
37	33 03	69 01	51 74	43 42	108 82	72 56	55 17	45 54	40 60
38	34 08	70 31	52 77	44 34	109 30	73 02	55 67	46 13	41 84
39	35 18	71 66	53 84	45 30	109 81	73 51	56 22	46 78	43 15
40	36 61	72 81	54 96	46 31	110 59	74 28	57 07	47 73	44 53
41	37 84	74 25	56 13	47 43	111 16	74 85	57 74	48 48	45 98
42	39 16	75 75	57 34	48 61	111 77	75 46	58 48	49 28	47 53
43	40 56	77 30	58 62	49 86	112 42	76 14	59 29	50 16	49 17
44	42 04	78 90	59 95	51 18	113 12	76 88	60 16	51 11	50 88
45	43 62	80 58	61 36	52 58	113 88	77 70	61 10	52 17	52 72
46	45 30	82 32	62 93	54 05	114 68	78 64	62 13	53 31	54 65
47	47 09	84 13	64 59	55 63	115 57	79 66	63 23	54 56	56 71
48	49 01	86 01	66 35	57 29	116 52	80 73	64 43	55 94	58 88
49	51 05	87 99	68 21	59 07	117 58	82 01	65 75	57 43	61 17
50	53 48	89 80	70 17	61 20	119 00	83 60	67 42	59 33	63 59
51	55 80	92 12	72 26	63 23	120 29	85 04	68 97	61 12	66 14
52	58 28	94 58	74 46	65 38	121 71	86 60	70 68	63 10	68 82
53	60 94	97 19	76 80	67 69	123 30	88 27	72 56	65 24	71 61
54	63 79	99 95	79 26	70 17	125 08	90 06	74 61	67 59	74 53
55	66 83	102 88	81 88	72 86	127 07	91 95	76 88	70 17	77 53

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.
See latter part of book for Term Rates.

CONVERTIBLE POLICY

Premium Rate per $1,000 of Insurance			Options per $1,000				
			AT END OF FIVE YEARS				
Age	Annual Prem. for First 5 Years	Additional Annual Prem. for Disability	Age	(1) Reduced An. Prem.	(2) Insurance Increased to	(3) Additional Year's Prem. for Paid-up	(4) When Policy Paid-up Additional Years' Prem. for End'm't
15	$21.37	$0.34	15	$12.82	$1,552	16¾	16¾
16	21.77	.35	16	13.06	1.550	16½	16
17	22.18	.37	17	13.31	1.548	16½	15½
18	22.61	.38	18	13.57	1.546	16¼	15¼
19	23.07	.40	19	13.84	1,544	16¼	14¾
20	23.54	.41	20	14.12	1,542	16	14½
21	24.04	.42	21	14.42	1.540	15¾	14
22	24.55	.44	22	14.73	1,538	15¾	13½
23	25.10	.46	23	15.06	1.536	15½	13¼
24	25.67	.48	24	15.40	1,534	15¼	13
25	26.27	.49	25	15.76	1,532	15¼	12½
26	26.89	.50	26	16.13	1.529	15	12
27	27.55	.52	27	16.53	1,527	14¾	11¾
28	28.24	.54	28	16.94	1,525	14½	11½
29	28.97	.56	29	17.38	1,522	14½	11
30	29.73	.58	30	17.84	1,519	14¼	10½
31	30.54	.61	31	18.32	1,517	14	10¼
32	31.38	.64	32	18.83	1,514	13¾	10
33	32.27	.66	33	19,36	1,512	13½	9½
34	33.21	.69	34	19.93	1,509	13¼	9¼
35	34.19	.73	35	20.51	1,506	13	9
36	35.23	.77	36	21.14	1,503	13	8½
37	36.33	.81	37	21.80	1,500	12¾	8
38	37.49	.85	38	22.49	1.497	12½	7¾
39	38.71	.89	39	23.23	1,494	12¼	7½
40	40.00	.94	40	24.00	1,491	12	7¼
41	41.36	.99	41	24.82	1,487	11¾	6¾
42	42.81	1.05	42	25.69	1,484	11½	6½
43	44.34	1.10	43	25.90	1,481	11¼	6¼
44	45.95	1.17	44	27.57	1,477	11	6
45	47.67	1.24	45	28.60	1,474	10¾	5½
46	49.48	1.31	46	29.69	1,470	10½	5¼
47	51.41	1.40	47	30.85	1,467	10	5¼
48	53.45	1.49	48	32.07	1,463	9¾	5
49	55.61	1.60	49	33.37	1.460	9½	4¾
50	57.90	1.71	50	34.74	1,456	9¼	4½
51	60.33	1.84	51	36.20	1,453	9	4¼
52	62.90	1.98	52	37.74	1.449	8¾	4
53	65.61	2.12	53	39.37	1,445	8½	3¾
54	68.49	2.27	54	41.09	1.442	8¼	3½
55	71.54	2.43	55	42.92	1,438	8	3¼
56	74.77	.....	56	44.86	1.434	7¾	3
57	78.18	.....	57	46.91	1,430	7½	2¾
58	81.80	.....	58	49.08	1.426	7¼	2½
59	85.64	.....	59	51.38	1,422	7	2½
60	89.70	.....	60	53.82	1,418	6¾	2¼
61	94.00	.....	61	56.40	1,414	6½	2
62	98.56	.....	62	59.14	1,410	6¼	2
63	103.38	.....	63	62.03	1,405	6	1¾
64	108.50	.....	64	65.10	1,401	5¾	1½
65	113.92	.....	65	68.35	1,397	5½	1½

Premium Rates (Participating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3% Reserve. **Commuted Value, $1,838.88.**

Age of Insured.	LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-YEAR ENDOWMENT. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
21	$41 74	$39 53	$37 68	$36 53	$36 07	$62 86	$59 42	$56 83	$55 39	$54 86	123 53	116 40	112 10	110 35	109 78
22	42 65	40 39	38 52	37 37	36 89	63 84	60 34	57 72	56 26	55 73	123 05	115 70	111 31	109 51	108 94
23	43 56	41 23	39 34	38 18	37 70	64 87	61 30	58 66	57 17	56 64	122 62	115 06	110 52	108 70	108 12
24	44 57	42 17	40 27	39 07	38 59	65 95	62 28	59 59	58 10	57 58	122 23	114 48	109 78	107 93	107 33
25	45 65	43 18	41 21	40 01	39 53	67 06	63 31	60 58	59 06	58 54	121 92	113 83	109 03	107 16	106 56
26	46 73	44 16	42 17	40 94	40 46	68 18	64 37	61 58	60 07	59 52	121 63	113 28	108 34	106 42	105 82
27	47 90	45 26	43 22	42 00	41 50	69 41	65 50	62 60	61 13	60 58	121 39	112 75	107 64	105 70	105 10
28	49 13	46 37	44 30	43 06	42 55	70 66	66 62	63 77	62 18	61 63	121 20	112 27	107 02	105 05	104 42
29	50 42	47 57	45 46	44 18	43 66	72 00	67 85	64 92	63 31	62 76	121 06	111 84	106 42	104 40	103 78
30	51 79	48 84	46 66	45 36	44 83	73 42	69 12	66 10	64 49	63 91	121 03	111 53	105 91	103 85	103 22
31	53 26	50 18	47 93	46 58	46 06	74 88	70 44	67 37	65 71	65 14	121 01	111 22	105 41	103 30	102 67
32	54 79	51 58	49 25	47 90	47 35	76 42	71 83	68 66	66 98	66 41	121 08	111 02	105 02	102 86	102 22
33	56 42	53 09	50 66	49 27	48 72	78 02	73 27	70 01	68 30	67 70	121 27	110 93	104 74	102 50	101 86
34	58 18	54 65	52 15	50 74	50 16	79 75	74 81	71 45	69 67	69 07	121 49	110 86	104 47	102 17	101 53
35	60 05	56 35	53 74	52 27	51 70	81 58	76 42	72 94	71 14	70 51	121 87	110 95	104 35	102 00	101 33
36	62 02	58 13	55 37	53 83	53 28	83 45	78 07	74 47	72 62	72 00	122 38	111 17	104 38	101 95	101 26
37	64 15	60 00	57 17	55 56	54 93	85 44	79 85	76 10	74 21	73 56	122 95	111 46	104 45	101 93	101 23
38	66 41	62 02	59 04	57 41	56 78	87 58	81 72	77 83	75 84	75 19	123 70	111 91	104 69	102 10	101 38
39	68 81	64 18	61 01	59 30	58 68	89 81	83 66	79 61	77 54	76 87	124 54	112 49	105 05	102 36	101 63
40	71 38	66 46	63 12	61 34	60 70	92 26	85 78	81 53	79 39	78 70	125 54	113 23	105 55	102 77	102 00
41	74 06	68 86	65 33	63 46	62 81	94 73	87 96	83 50	81 20	80 57	126 67	114 07	106 15	103 27	102 48
42	77 02	71 47	67 73	65 76	65 09	97 42	90 29	85 61	83 30	82 56	128 02	115 18	106 99	103 99	103 18
43	80 14	74 26	70 27	68 18	67 49	100 30	92 81	87 86	85 44	84 67	129 55	116 42	108 00	104 88	104 02
44	83 52	77 23	72 98	70 78	70 03	103 37	95 47	90 24	87 70	86 88	131 26	117 86	109 15	105 89	105 00
45	87 10	80 38	75 84	73 51	72 72	106 66	98 33	92 78	90 10	89 23	133 18	119 50	110 50	107 09	106 15
46	90 96	83 78	78 94	76 46	75 62	110 06	101 30	95 45	92 59	91 70	135 36	121 39	112 06	108 50	107 52
47	95 11	87 46	82 22	79 56	78 70	113 76	104 54	98 30	95 28	94 34	137 81	123 53	113 90	110 14	109 10
48	99 53	91 37	85 75	82 90	81 96	117 74	108 00	101 38	98 16	97 15	140 54	125 90	115 97	111 98	110 88
49	104 28	95 59	89 52	86 42	85 44	121 99	111 72	104 64	101 18	100 13	143 59	128 59	118 30	114 07	112 90
50	109 39	100 10	93 58	90 24	89 16	126 55	115 70	108 14	104 45	103 30	146 93	131 57	120 86	116 38	115 18
51	114 82	104 88	97 85	94 25	93 10	131 33	119 90	111 84	107 90	106 68	150 60	134 83	123 70	118 92	117 58
52	120 65	110 04	102 43	98 52	97 30	136 49	124 44	115 82	111 58	110 28	154 68	138 48	126 86	121 78	120 34
53	126 86	115 61	107 35	103 10	101 78	142 03	129 34	120 12	115 54	114 12	159 14	142 46	130 32	124 90	123 34
54	133 54	121 56	112 63	108 00	106 56	148 01	134 59	124 73	119 76	118 22	164 06	146 86	134 15	128 35	126 65
55	140 71	127 92	118 27	113 26	111 65	154 44	140 30	129 70	124 30	122 64	169 46	151 70	138 36	132 12	130 27
56	148 39	134 71	124 30	118 85	117 10	161 18	146 30	134 98	129 17	127 37	.....	.....	.....	.....	.....
57	156 62	142 03	130 78	124 82	122 90	168 48	152 78	140 66	134 35	132 41	.....	.....	.....	.....	.....
58	165 43	149 93	137 74	131 21	129 12	176 42	159 89	146 88	140 02	137 88	.....	.....	.....	.....	.....
59	174 89	158 38	145 20	138 07	135 77	184 99	167 54	153 55	146 09	143 74	.....	.....	.....	.....	.....
60	185 02	167 50	153 24	145 39	142 87	194 26	175 82	160 80	152 64	150 05	.....	.....	.....	.....	.....
61	195 91	177 29	161 86	153 26	150 46	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	207 53	187 75	171 10	161 66	158 59	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	220 01	199 01	181 01	170 66	167 28	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	233 40	211 10	191 69	180 38	176 62	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	247 85	224 16	203 18	190 75	186 60	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

LIFE ANNUITY RATES.

MALES.

Age Last Birthday.	Price of $100 Annuity.			Annuity purchased by $1,000.		
	$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
3	$2629 50	$2656 50	$2670 00	$38 03	$18 82	$9 36
4	2617 80	2644 80	2658 30	38 20	18 90	9 40
5	2604 50	2631 50	2645 00	38 39	19 00	9 45
6	2589 40	2616 40	2629 90	38 61	19 11	9 50
7	2573 00	2600 00	2613 50	38 86	19 23	9 56
8	2554 80	2581 80	2595 30	39 14	19 36	9 63
9	2535 10	2562 10	2575 60	39 44	19 51	9 70
10	2515 10	2542 10	2555 60	39 75	19 66	9 78
11	2500 40	2527 40	2540 90	39 99	19 78	9 83
12	2485 20	2512 20	2525 70	40 23	19 90	9 89
13	2469 50	2496 50	2510 00	40 49	20 02	9 96
14	2453 50	2480 50	2494 00	40 75	20 15	10 02
15	2436 60	2463 60	2477 10	41 04	20 29	10 09
16	2419 40	2446 40	2459 90	41 33	20 43	10 16
17	2401 20	2428 20	2441 70	41 64	20 59	10 23
18	2382 80	2409 80	2423 30	41 96	20 74	10 31
19	2364 20	2391 20	2404 70	42 29	20 91	10 39
20	2345 40	2372 40	2385 90	42 63	21 07	10 47
21	2326 20	2353 20	2366 70	42 98	21 24	10 56
22	2306 60	2333 60	2347 10	43 35	21 42	10 65
23	2286 40	2313 40	2326 90	43 73	21 61	10 74
24	2265 80	2292 80	2306 30	44 13	21 80	10 83
25	2244 40	2271 40	2284 90	44 55	22 01	10 94
26	2222 50	2249 50	2263 00	44 99	22 22	11 04
27	2200 00	2227 00	2240 50	45 45	22 45	11 15
28	2176 90	2203 90	2217 40	45 93	22 68	11 27
29	2153 30	2180 30	2193 80	46 44	22 93	11 39
30	2129 00	2156 00	2169 50	46 97	23 19	11 52
31	2104 00	2131 00	2144 50	47 52	23 46	11 65
32	2078 50	2105 50	2119 00	48 11	23 74	11 79
33	2052 40	2079 40	2092 90	48 72	24 04	11 94
34	2025 70	2052 70	2066 20	49 36	24 35	12 09
35	1998 30	2025 30	2038 80	50 04	24 68	12 26
36	1970 50	1997 50	2011 00	50 74	25 03	12 43
37	1942 00	1969 00	1982 50	51 49	25 39	12 61
38	1912 70	1939 70	1953 20	52 28	25 77	12 79
39	1883 00	1910 00	1923 50	53 10	26 17	12 99
40	1852 70	1879 70	1893 20	53 97	26 59	13 20
41	1821 80	1848 80	1862 30	54 89	27 04	13 42
42	1790 40	1817 40	1830 90	55 85	27 51	13 65
43	1758 40	1785 40	1798 90	56 86	28 00	13 89
44	1725 90	1752 90	1766 40	57 94	28 52	14 15

Age Last Birthday.	Price of $100 Annuity.			Annuity purchased by $1,000.		
	$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
45	$1692 80	$1719 80	$1733 30	$59 07	$29 07	$14 42
46	1659 40	1686 40	1699 90	60 26	29 64	14 70
47	1625 40	1652 40	1665 90	61 52	30 25	15 00
48	1591 00	1618 00	1631 50	62 85	30 90	15 32
49	1556 20	1583 20	1596 70	64 25	31 58	15 65
50	1521 60	1548 60	1562 10	65 72	32 28	16 00
51	1486 50	1513 50	1527 00	67 27	33 03	16 37
52	1451 20	1478 20	1491 70	68 90	33 82	16 75
53	1415 00	1442 00	1455 50	70 67	34 67	17 17
54	1378 70	1405 70	1419 20	72 53	35 56	17 61
55	1342 00	1369 00	1382 50	74 51	36 52	18 08
56	1305 30	1332 30	1345 80	76 67	37 52	18 57
57	1268 50	1295 50	1309 00	78 83	38 59	19 09
58	1231 50	1258 50	1272 00	81 20	39 72	19 65
59	1194 60	1221 60	1235 10	83 71	40 92	20 24
60	1157 70	1184 70	1198 20	86 37	42 20	20 88
61	1120 80	1147 80	1161 30	89 22	43 56	21 52
62	1084 10	1111 10	1124 60	92 24	45 00	22 29
63	1047 60	1074 60	1088 10	95 45	46 52	22 97
64	1011 30	1038 30	1051 80	98 88	48 15	23 76
65	975 20	1002 20	1015 70	102 54	49 89	24 61
66	939 60	966 60	980 10	106 42	51 72	25 50
67	904 20	931 20	944 70	110 59	53 69	26 46
68	869 50	896 30	909 80	115 03	55 78	27 47
69	835 00	862 00	875 50	119 76	58 00	28 55
70	801 10	828 10	841 60	124 82	60 37	29 70
71	767 80	794 80	808 30	130 24	62 90	30 92
72	736 20	763 20	776 70	135 88	65 51	32 13
73	706 20	733 20	746 70	141 60	68 19	33 48
74	678 00	705 00	718 50	147 49	70 92	34 79
75	651 60	678 60	692 10	153 46	73 68	36 12
76	626 90	653 90	667 40	159 51	76 46	37 45
77	604 10	631 10	644 60	165 53	79 22	38 78
78	583 10	610 10	623 60	171 49	81 95	40 08
79	564 00	591 00	604 50	177 30	84 60	41 35
80	546 80	573 80	587 30	182 88	87 13	42 56
81	531 50	558 50	572 00	188 14	89 52	43 70
82	518 10	545 10	558 60	193 01	91 72	44 75
83	506 60	533 60	547 10	197 39	93 70	45 69
84	497 10	524 10	537 60	201 16	95 40	46 50
85	489 50	516 50	530 00	204 29	96 80	47 19

LIFE ANNUITY RATES.

FEMALES.

Age Last Birthday	Price of $100 Annuity.			Annuity purchased by $1,000.			Age Last Birthday	Price of $100 Annuity.			Annuity purchased by $1,000.		
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	45	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	46	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	47	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	48	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	49	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	50	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	51	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	52	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	53	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	54	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	55	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	56	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	57	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	58	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	59	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	60	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	61	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	62	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	63	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	64	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	65	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	66	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	67	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	68	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	69	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	70	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	71	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	72	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	73	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	74	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	75	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	76	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	77	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	78	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	79	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	80	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	81	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	82	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	83	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	84	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	85	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Largest Amount of Insurance it will write on a Single Life, $50,000.
Premiums for Each $1,000 Insurance (Participating).

Adopted October 21, 1907.

Age at Issue.	LIFE. Continuous Annual Premiums.	LIFE. 10 Annual Premiums.	LIFE. 15 Annual Premiums.	LIFE. 20 Annual Premiums.	LIFE. Single Payment Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	10-Payment 20-Year Endowment.	20-Payment 30-Year Endowment.
20	$18 02	$42 40	$31 73	$26 53	325 59	101 76	$65 12	$47 25	$36 91	$30 33	$25 92	$76 42	$37 30
21	18 40	43 08	32 24	26 97	330 58	101 84	65 21	47 35	37 01	30 45	26 06	76 51	37 50
22	18 80	43 77	32 77	27 40	335 74	101 92	65 30	47 45	37 12	30 58	26 22	76 61	37 63
23	19 23	44 49	33 32	27 87	341 07	102 01	65 39	47 55	37 24	30 71	26 38	76 73	37 77
24	19 68	45 25	33 89	28 36	346 61	102 10	65 50	47 67	37 36	30 87	26 57	76 85	37 92
25	20 13	46 02	34 48	28 86	352 32	102 18	65 59	47 78	37 51	31 02	26 75	76 97	38 07
26	20 62	46 82	35 08	29 37	358 26	102 28	65 70	47 90	37 64	31 20	26 97	77 10	38 24
27	21 14	47 66	35 72	29 92	364 40	102 39	65 82	48 04	37 80	31 39	27 20	77 25	38 42
28	21 68	48 53	36 39	30 49	370 76	102 51	65 96	48 19	37 98	31 60	27 46	77 40	38 64
29	22 25	49 43	37 08	31 07	377 34	102 64	66 09	48 34	38 17	31 83	27 75	77 57	38 86
30	22 85	50 37	37 80	31 69	384 15	102 76	66 24	48 52	38 38	32 07	28 05	77 74	39 10
31	23 48	51 33	38 53	32 33	391 19	102 89	66 39	48 70	38 59	32 35	28 38	77 93	39 35
32	24 15	52 35	39 31	33 00	398 48	103 05	66 56	48 91	38 83	32 64	28 76	78 14	39 65
33	24 85	53 39	40 11	33 69	406 02	103 20	66 74	49 12	39 10	32 98	29 16	78 37	39 96
34	25 59	54 47	40 95	34 41	413 81	103 38	66 94	49 36	39 39	33 34	29 62	78 62	40 31
35	26 38	55 60	41 82	35 18	421 87	103 56	67 16	49 62	39 71	33 74	30 11	78 88	40 69
36	27 22	56 77	42 73	35 99	430 19	103 76	67 40	49 91	40 08	34 18	30 64	79 19	41 11
37	28 09	57 99	43 68	36 81	438 80	103 98	67 66	50 23	40 46	34 67	31 24	79 51	41 57
38	29 02	59 25	44 67	37 68	447 68	104 21	67 94	50 57	40 89	35 19	31 88	79 86	42 06
39	30 01	60 56	45 70	38 60	456 83	104 46	68 25	50 95	41 37	35 78	32 60	80 25	42 61
40	31 05	61 93	46 78	39 57	466 28	104 74	68 59	51 38	41 89	36 43	33 38	80 68	43 23
41	32 17	63 34	47 92	40 58	476 03	105 05	68 97	51 85	42 49	37 15	------	81 15	43 99
42	33 34	64 82	49 10	41 66	486 07	105 39	69 39	52 37	43 13	37 94	------	81 67	44 63
43	34 60	66 36	50 33	42 79	496 41	105 75	69 85	52 94	43 83	38 81	------	82 26	45 44
44	35 94	67 96	51 64	43 99	507 07	106 17	70 37	53 59	44 63	39 77	------	82 91	46 39
45	37 36	69 64	53 00	45 26	518 00	106 62	70 94	54 30	45 50	40 82	------	83 61	47 31
46	38 86	71 37	54 44	46 58	529 25	107 14	71 57	55 08	46 46	------	------	84 40	------
47	40 48	73 19	55 95	48 01	540 79	107 72	72 29	55 96	47 54	------	------	85 28	------
48	42 19	75 09	57 55	49 52	552 62	108 33	73 07	56 92	48 71	------	------	86 24	------
49	44 02	77 06	59 22	51 13	564 71	109 02	73 93	57 99	50 01	------	------	87 29	------
50	45 99	79 14	61 01	52 84	577 05	109 80	74 90	59 18	51 44	------	------	88 48	------
51	48 07	81 30	62 88	54 66	589 63	110 65	75 96	60 49	------	------	------	89 76	------
52	50 28	83 54	64 85	56 60	602 42	111 59	77 12	61 92	------	------	------	91 16	------
53	52 64	85 89	66 93	58 66	615 40	112 61	78 41	63 50	------	------	------	92 69	------
54	55 18	88 35	69 14	60 88	628 59	113 76	79 84	65 24	------	------	------	94 37	------
55	57 87	90 92	71 48	63 24	641 92	115 01	81 40	67 16	------	------	------	96 20	------
56	60 74	93 62	73 97	65 78	655 40	116 39	83 13	------	------	------	------	------	------
57	63 82	96 44	76 62	68 50	669 00	117 90	85 02	------	------	------	------	------	------
58	67 10	99 40	79 44	71 41	682 69	119 59	87 13	------	------	------	------	------	------
59	70 62	102 52	82 44	74 54	696 46	121 43	89 45	------	------	------	------	------	------
60	74 38	105 82	85 66	77 93	710 29	123 46	92 00	------	------	------	------	------	------
61	78 40	109 30	89 11	------	------	125 71	94 80	------	------	------	------	------	------
62	82 70	112 98	92 80	------	------	128 18	97 88	------	------	------	------	------	------
63	87 31	116 88	96 77	------	------	130 90	101 25	------	------	------	------	------	------
64	92 25	121 03	101 03	------	------	133 91	104 96	------	------	------	------	------	------
65	97 55	125 44	105 62	------	------	137 21	109 02	------	------	------	------	------	------

For semi-annual rates, add 3 per cent and divide by 2.
For quarterly rates, add 5 per cent and divide by 4.
For policies containing Disability Benefit rider addition of $3.84 to $4.33 is made according to the age of the Insured and form of policy issued.

Limit $30,000.

Extra Annual Premiums per $1,000 of Insurance for Waiver of Premiums and Life Income Benefits in Event of Total and Permanent Disability of Insured Before Attaining Age of 60.
(Nonparticipating.)

American 3½ per cent. Adopted July, 1916.

For semi-annual rates, add 3% and divide by 2.
For quarterly rates, add 5% and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $50,000.
Premiums for Each $1,000 Insurance (Nonparticipating).
Adopted January 1, 1915.

Age at Issue	LIFE				Endowment at 85	ENDOWMENT Continuous Annual Premiums							Non-renewable Convertible within	
	Continuous Annual Premiums* Written in Amounts of $5,000 or over	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	Continuous Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years	40 Years	4 Yrs. 5 Yr. Term	7 Yrs. Term to Age 65
20	$68 00	$36 14	$26 70	$22 09	$14 60	$90 29	$57 16	$41 00	$31 64	$25 69	$21 70	$18 98	$7 95	$11 25
21	69 45	36 71	27 12	22 45	14 92	90 33	57 20	41 05	31 70	25 77	21 80	19 10	8 00	11 41
22	71 05	37 30	27 57	22 82	15 26	90 37	57 25	41 11	31 77	25 85	21 91	19 24	8 05	11 57
23	72 70	37 93	28 04	23 21	15 62	90 43	57 31	41 18	31 85	25 95	22 04	19 39	8 10	11 76
24	74 40	38 56	28 50	23 62	15 98	90 47	57 36	41 24	31 93	26 05	22 16	19 56	8 16	11 95
25	76 20	39 22	29 00	24 03	16 37	90 51	57 42	41 31	32 02	26 15	22 29	19 74	8 24	12 13
26	78 10	39 91	29 52	24 47	16 78	90 57	57 49	41 39	32 11	26 29	22 46	19 94	8 31	12 34
27	80 10	40 63	30 06	24 92	17 22	90 63	57 56	41 48	32 22	26 42	22 64	20 17	8 38	12 56
28	82 20	41 36	30 61	25 39	17 66	90 69	57 63	41 56	32 34	26 57	22 82	20 41	8 47	12 78
29	84 40	42 12	31 19	25 88	18 14	90 77	57 71	41 67	32 46	26 73	23 04	20 68	8 56	13 01
30	86 70	42 92	31 80	26 39	18 65	90 84	57 81	41 78	32 61	26 91	23 27	20 98	8 65	13 26
31	89 20	43 75	32 42	26 93	19 18	90 91	57 90	41 90	32 76	27 12	23 53	21 31	8 76	13 53
32	91 75	44 61	33 07	27 48	19 74	91 00	58 00	42 04	32 93	27 33	23 82	21 67	8 87	13 80
33	94 50	45 49	33 74	28 05	20 33	91 08	58 12	42 17	33 11	27 58	24 13	22 06	9 00	14 09
34	97 35	46 41	34 43	28 65	20 95	91 19	58 24	42 34	33 32	27 85	24 48	22 50	9 13	14 39
35	100 45	47 37	35 17	29 30	21 61	91 30	58 38	42 52	33 56	28 15	24 87	22 97	9 29	14 73
36	103 65	48 35	35 92	29 95	22 31	91 41	58 53	42 71	33 82	28 48	25 29	------	9 45	15 06
37	107 05	49 39	36 72	30 64	23 05	91 55	58 71	42 94	34 11	28 87	25 77	------	9 64	15 42
38	110 70	50 46	37 55	31 36	23 84	91 69	58 89	43 19	34 43	29 28	26 29	------	9 84	15 80
39	114 50	51 56	38 40	32 12	24 66	91 85	59 10	43 46	34 79	29 74	26 86	------	10 06	16 21
40	118 55	52 71	39 31	32 92	25 54	92 02	59 33	43 77	35 19	30 25	27 49	------	10 31	16 63
41	122 90	53 90	40 24	33 75	26 47	92 21	59 58	44 10	35 63	30 81	28 18	------	10 68	17 08
42	127 45	55 14	41 23	34 64	27 47	92 44	59 88	44 49	36 13	31 44	28 93	------	11 10	17 57
43	132 35	56 44	42 25	35 58	28 53	92 67	60 21	44 92	36 68	32 14	29 77	------	11 56	18 07
44	137 55	57 78	43 33	36 56	29 65	92 95	60 58	45 40	37 30	32 90	30 68	------	12 07	18 62
45	143 05	59 18	44 46	37 60	30 84	93 25	60 98	45 93	37 98	33 74	31 67	------	12 67	19 19
46	148 90	60 65	45 66	38 70	32 12	93 62	61 45	46 53	38 74	34 68	32 76	------	13 33	19 82
47	155 15	62 16	46 91	39 88	33 48	94 01	61 98	47 21	39 60	35 72	33 95	------	14 07	20 47
48	161 85	63 75	48 23	41 12	34 93	94 44	62 56	47 96	40 53	36 84	35 23	------	14 93	21 18
49	168 95	65 40	49 62	42 45	36 49	94 94	63 21	48 80	41 58	38 08	36 63	------	15 89	21 92
50	176 60	67 13	51 08	43 85	38 14	95 50	63 92	49 72	42 72	39 43	38 14	------	16 96	22 71
51	184 70	68 92	52 62	45 35	39 91	96 11	64 73	50 75	43 99	40 91	------	------	18 16	23 54
52	193 30	70 79	54 25	46 95	41 79	96 79	65 63	51 88	45 38	42 53	------	------	19 50	24 43
53	202 50	72 75	55 96	48 64	43 80	97 55	66 62	53 13	46 90	44 27	------	------	20 99	25 37
54	212 35	74 78	57 78	50 47	45 95	98 40	67 72	54 52	48 57	46 18	------	------	22 66	26 37
55	222 80	76 92	59 71	52 42	48 26	99 34	68 94	56 07	50 41	48 26	------	------	24 51	27 43
56	233 95	79 14	61 75	54 51	50 71	100 37	70 29	57 75	52 40	------	------	------	------	------
57	245 95	81 48	63 93	56 75	53 35	101 52	71 80	59 62	54 61	------	------	------	------	------
58	258 65	83 92	66 25	59 15	56 17	102 79	73 45	61 66	56 99	------	------	------	------	------
59	272 35	86 49	68 72	61 73	59 19	104 20	75 28	63 92	59 60	------	------	------	------	------
60	286 95	89 20	71 36	64 52	62 43	105 76	77 31	66 39	62 43	------	------	------	------	------
61	------	92 07	74 20	------	65 93	107 50	79 54	------	------	------	------	------	------	------
62	------	95 09	77 23	------	69 68	109 42	82 02	------	------	------	------	------	------	------
63	------	98 29	80 49	------	73 71	111 54	84 73	------	------	------	------	------	------	------
4	------	101 70	84 00	------	78 07	113 89	87 72	------	------	------	------	------	------	------
65	------	105 81	87 77	------	82 77	116 49	91 00	------	------	------	------	------	------	------

For semi-annual rates, add 3 per cent and divide by 2.
For quarterly rates, add 5 per cent and divide by 4.
*Rates are for $5,000 Insurance.

LIFE ANNUITIES — MALES

Age last birthday	Premium for Annuity of				Amount of Annuity Purchased by $1,000			
	$100 Annually	$50 Semi-Annually	$25 Quarterly	$10 Monthly	Ann'ly	Semi-Ann'ly	Quarterly	Monthly
40	$1630 00	$1655 00	$1667 50	$2011 00	$61 35	$30 21	$14 99	$ 4 97
41	1605 10	1630 10	1642 60	1981 10	62 30	30 67	15 22	5 05
42	1579 50	1604 50	1617 00	1950 40	63 31	31 16	15 46	5 13
43	1553 30	1578 30	1590 80	1919 00	64 38	31 68	15 72	5 21
44	1526 50	1551 50	1564 00	1886 80	65 51	32 23	15 98	5 30
45	1499 10	1524 10	1536 60	1853 90	66 71	32 81	16 27	5 39
46	1471 10	1496 10	1508 60	1820 30	67 98	33 42	16 57	5 49
47	1442 50	1467 50	1480 00	1786 00	69 32	34 07	16 89	5 60
48	1413 40	1438 40	1450 90	1751 10	70 75	34 76	17 23	5 71
49	1383 70	1408 70	1421 20	1715 40	72 27	35 49	17 59	5 83
50	1353 50	1378 50	1391 00	1679 20	73 88	36 27	17 97	5 96
51	1322 80	1347 80	1360 30	1642 40	75 60	37 10	18 38	6 09
52	1291 60	1316 60	1329 10	1604 90	77 42	37 98	18 81	6 23
53	1260 00	1285 00	1297 50	1567 00	79 37	38 91	19 27	6 38
54	1228 00	1253 00	1265 50	1528 60	81 43	39 90	19 76	6 54
55	1195 60	1220 60	1233 10	1489 70	83 64	40 96	20 27	6 71
56	1162 80	1187 80	1200 30	1450 40	86 00	42 09	20 83	6 89
57	1129 80	1154 80	1167 30	1410 80	88 51	43 30	21 42	7 09
58	1096 50	1121 50	1134 00	1370 80	91 20	44 58	22 05	7 30
59	1062 90	1087 90	1100 40	1330 50	94 08	45 96	22 72	7 52
60	1029 20	1054 20	1066 70	1290 00	97 16	47 43	23 44	7 75
61	995 40	1020 40	1032 90	1249 50	100 46	49 00	24 20	8 00
62	961 50	986 50	999 00	1208 80	104 00	50 68	25 03	8 27
63	927 60	952 60	965 10	1168 10	107 81	52 49	25 90	8 56
64	893 70	918 70	931 20	1127 40	111 89	54 42	26 85	8 87
65	859 80	884 80	897 30	1086 80	116 31	56 51	27 86	9 20
66	834 50	859 50	872 00	1056 40	119 83	58 17	28 67	9 47
67	808 60	833 60	846 10	1025 30	123 67	59 98	29 55	9 75
68	782 20	807 20	819 70	993 60	127 84	61 94	30 50	10 06
69	755 60	780 60	793 10	961 70	132 35	64 05	31 52	10 40
70	728 70	753 70	766 20	929 40	137 23	66 34	32 63	10 76
71	701 70	726 70	739 20	897 00	142 51	68 80	33 82	11 15
72	680 70	705 70	718 20	871 80	146 91	70 85	34 81	11 47
73	659 10	684 10	696 60	845 90	151 72	73 09	35 89	11 82
74	636 90	661 90	674 40	819 30	157 01	75 54	37 07	12 21
75	619 60	644 60	657 10	798 50	161 39	77 57	38 05	12 52
76	601 30	626 30	638 80	776 60	166 31	79 83	39 14	12 88
77	582 10	607 10	619 60	753 50	171 79	82 36	40 35	13 27
78	562 10	587 10	599 60	729 50	177 90	85 16	41 69	13 71
79	541 60	566 60	579 10	704 90	184 64	88 25	43 17	14 19
80	520 40	545 40	557 90	679 50	192 16	91 68	44 81	14 72
81	502 70	527 70	540 20	658 20	198 93	94 75	46 29	15 19
82	487 70	512 70	525 20	640 20	205 04	97 52	47 60	15 62
83	474 80	499 80	512 30	624 80	210 61	100 04	48 80	16 01
84	463 50	488 50	501 00	611 20	215 75	102 35	49 90	16 36
85	453 30	478 30	490 80	599 00	220 60	104 54	50 94	16 69

NOTE I.—No contract will be issued calling for annuity payments of less than $10.00.

NOTE II.—A pro-rata allowance will be made for each full month elapsed since the last birthday of the annuitant.

NOTE III.—For ages over 85 the rates are the same as at 85.

LIFE ANNUITIES — FEMALES

Age last birthday	Premium for Annuity of				Amount of Annuity Purchased by $1,000			
	$100 Annually	$50 Semi-Annually	$25 Quarterly	$10 Monthly	Ann'ly	Semi-Ann'ly	Quarterly	Monthly
40	$1798 80	$1823 80	$1836 30	$2213 60	$55 59	$27 42	$13 61	$ 4 52
41	1772 80	1797 80	1810 30	2182 40	56 41	27 81	13 81	4 58
42	1746 10	1771 10	1783 60	2150 30	57 27	28 23	14 02	4 65
43	1718 90	1743 90	1756 40	2117 70	58 18	28 67	14 23	4 72
44	1691 00	1716 00	1728 50	2084 20	59 14	29 14	14 46	4 80
45	1662 50	1687 50	1700 00	2050 00	60 15	29 63	14 71	4 88
46	1633 40	1658 40	1670 90	2015 10	61 22	30 15	14 96	4 96
47	1603 70	1628 70	1641 20	1979 40	62 36	30 70	15 23	5 05
48	1573 40	1598 40	1610 90	1943 10	63 56	31 28	15 52	5 15
49	1542 50	1567 50	1580 00	1906 00	64 83	31 90	15 82	5 25
50	1511 10	1536 10	1548 60	1868 30	66 18	32 55	16 14	5 35
51	1479 10	1504 10	1516 60	1829 90	67 61	33 24	16 48	5 46
52	1446 60	1471 60	1484 10	1790 90	69 13	33 98	16 85	5 60
53	1413 70	1438 70	1451 20	1751 40	70 74	34 75	17 23	5 71
54	1380 30	1405 30	1417 80	1711 40	72 45	35 58	17 63	5 84
55	1346 40	1371 40	1383 90	1670 70	74 27	36 46	18 06	5 99
56	1312 20	1337 20	1349 70	1629 60	76 21	37 39	18 52	6 14
57	1277 60	1302 60	1315 10	1588 10	78 27	38 38	19 01	6 30
58	1242 70	1267 70	1280 20	1546 20	80 47	39 44	19 53	6 47
59	1207 50	1232 50	1245 00	1504 00	82 82	40 57	20 08	6 65
60	1172 00	1197 00	1209 50	1461 40	85 32	41 77	20 67	6 84
61	1136 30	1161 30	1173 80	1418 60	88 00	43 06	21 30	7 05
62	1100 40	1125 40	1137 90	1375 50	90 88	44 43	21 97	7 27
63	1064 50	1089 50	1102 00	1332 40	93 94	45 89	22 69	7 51
64	1028 50	1053 50	1066 00	1289 20	97 23	47 46	23 45	7 76
65	992 50	1017 50	1030 00	1246 00	100 76	49 14	24 27	8 03
66	956 50	981 50	994 00	1202 80	104 55	50 94	25 15	8 31
67	920 60	945 60	958 10	1159 70	108 62	52 88	26 09	8 62
68	885 00	910 00	922 50	1117 00	112 99	54 95	27 10	8 95
69	849 50	874 50	887 00	1074 40	117 72	57 18	28 18	9 31
70	814 30	839 30	851 80	1032 20	122 80	59 57	29 35	9 69
71	779 50	804 50	817 00	990 40	128 29	62 15	30 60	10 10
72	752 50	777 50	790 00	958 00	132 89	64 31	31 65	10 44
73	725 30	750 30	762 80	925 40	137 87	66 64	32 77	10 81
74	697 90	722 90	735 40	892 50	143 29	69 17	34 00	11 20
75	676 80	701 80	714 30	867 20	147 75	71 25	35 00	11 53
76	655 10	680 10	692 60	841 10	152 65	73 52	36 10	11 89
77	632 80	657 80	670 30	814 40	158 03	76 01	37 30	12 28
78	615 60	640 60	653 10	793 70	162 44	78 05	38 28	12 60
79	597 40	622 40	634 90	771 90	167 39	80 33	39 38	12 96
80	578 10	603 10	615 60	748 70	172 98	82 90	40 61	13 36
81	563 00	588 00	600 50	730 60	177 62	85 03	41 63	13 69
82	546 40	571 40	583 90	710 70	183 02	87 50	42 82	14 07
83	528 90	553 90	566 40	689 70	189 07	90 27	44 14	14 50
84	510 50	535 50	548 00	667 60	195 89	93 37	45 62	14 98
85	491 30	516 30	528 80	644 60	203 54	96 84	47 28	15 51

NOTE I.—No contract will be issued calling for annuity payments of less than $10.00.

NOTE II.—A pro-rata allowance will be made for each full month elapsed since the last birthday of the annuitant.

NOTE III.—For ages over 85 the rates are the same as at 85.

Premium Rates (Participating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3½% Reserve. **Commuted Value, $1,750.00.**

Age of Insured.	LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
20	$36 68	$34 68	$33 00	$31 97	$31 54	$53 75	$50 68	$48 21	$46 89	$46 43
21	37 43	35 39	33 69	32 63	32 20	54 62	51 47	49 00	47 66	47 20
22	38 23	36 14	34 41	33 33	32 90	55 46	52 25	49 77	48 41	47 95
23	39 07	36 91	35 19	34 08	33 65	56 40	53 11	50 62	49 23	48 77
24	39 98	37 75	35 98	34 87	34 44	57 38	54 02	51 50	50 11	49 63
25	40 89	38 59	36 79	35 66	35 23	58 41	54 95	52 41	50 99	50 51
26	41 87	39 50	37 67	36 52	36 09	59 46	55 91	53 32	51 88	51 40
27	42 93	40 48	38 61	37 46	37 00	60 57	56 94	54 28	52 86	52 36
28	44 04	41 49	39 55	38 40	37 94	61 74	58 02	55 30	53 86	53 36
29	45 18	42 56	40 60	39 42	38 94	62 94	59 12	56 36	54 87	54 37
30	46 42	43 71	41 67	40 47	39 99	64 22	60 28	57 48	55 96	55 46
31	47 74	44 91	42 82	41 57	41 09	65 58	61 50	58 64	57 08	56 58
32	49 12	46 17	44 04	42 76	42 26	66 99	62 79	59 84	58 28	57 75
33	50 59	47 52	45 29	43 99	43 49	68 51	64 12	61 10	59 49	58 96
34	52 20	48 93	46 63	45 28	44 78	70 08	65 52	62 40	60 77	60 22
35	53 90	50 47	48 07	46 67	46 17	71 82	67 04	63 80	62 12	61 57
36	55 73	52 10	49 58	48 14	47 64	73 61	68 64	65 31	63 56	62 98
37	57 63	53 82	51 15	49 69	49 16	75 46	70 28	66 82	65 00	64 42
38	59 69	55 64	52 83	51 34	50 79	77 46	72 04	68 41	66 54	65 94
39	61 89	57 59	54 69	53 11	52 53	79 55	73 89	70 09	68 15	67 55
40	64 20	59 67	56 57	54 94	54 34	81 78	75 83	71 87	69 87	69 25
41	66 72	61 92	58 63	56 90	56 30	84 15	77 88	73 73	71 67	71 02
42	69 39	64 28	60 80	58 97	58 35	86 69	80 11	75 72	73 58	72 91
43	72 26	66 81	63 12	61 22	60 55	89 35	82 42	77 83	75 60	74 88
44	75 36	69 55	65 61	63 60	62 90	92 22	84 92	80 08	77 72	76 98
45	78 70	72 46	68 26	66 12	65 38	95 29	87 61	82 50	80 00	79 21
46	82 24	75 57	71 08	68 78	68 01	98 54	90 42	85 02	82 36	81 52
47	86 06	78 95	74 10	71 66	70 84	102 02	93 48	87 74	84 91	84 02
48	90 13	82 54	77 33	74 69	73 83	105 72	96 72	90 62	87 60	86 66
49	94 49	86 40	80 81	77 95	77 04	109 71	100 21	93 68	90 46	89 48
50	99 20	90 58	84 54	81 46	80 48	113 95	103 97	96 98	93 53	92 47
51	104 21	95 04	88 49	85 18	84 12	118 51	107 97	100 48	96 79	95 66
52	109 57	99 82	92 74	89 12	87 99	123 36	112 27	104 26	100 25	99 05
53	115 33	104 94	97 26	93 34	92 12	128 53	116 84	108 28	103 96	102 66
54	121 53	110 44	102 19	97 91	96 57	134 07	121 73	112 59	107 93	106 54
55	128 17	116 32	107 37	102 73	101 27	140 02	126 97	117 20	112 21	110 67
56	135 27	122 60	112 95	107 91	106 30	146 44	132 64	122 18	116 80	115 12
57	142 91	129 40	118 96	113 47	111 69	153 34	138 74	127 54	121 73	119 88
58	151 05	136 68	125 40	119 35	117 43	160 73	145 32	133 32	126 96	124 97
59	159 81	144 52	132 30	125 70	123 59	168 68	152 46	139 55	132 63	130 45
60	169 17	152 97	139 77	132 50	130 17	177 25	160 21	146 32	138 78	136 38

Largest Amount of Insurance it will write on a Single Life, $50,000. Premiums for Each $1,000 Insurance (Participating). Adopted Jan. 1908

Age at Issue.	LIFE. Continuous Annual Premiums.	LIFE. 10 Annual Premiums.	LIFE. 15 Annual Premiums.	LIFE. 20 Annual Premiums.	ENDOWMENT.—Continuous Annual Prems. 10 Years.	ENDOWMENT. 15 Years.	ENDOWMENT. 20 Years.	Renewable and Convertible Term. 10 Years.	Renewable and Convertible Term. 15 Years.	Renewable and Convertible Term. 20 Years.
21	$18 40	$46 30	$34 19	$28 25	$101 53	$65 43	$47 75	$11 43	$11 64	$11 90
22	18 80	47 00	34 71	28 69	101 60	65 51	47 84	11 56	11 79	12 03
23	19 23	47 73	35 26	29 15	101 68	65 60	47 94	11 70	11 94	12 16
24	19 67	48 47	35 82	29 63	101 76	65 69	48 04	11 85	12 11	12 21
25	20 14	49 24	36 40	30 12	101 85	65 79	48 15	12 00	12 30	12 47
26	20 63	50 04	37 00	30 63	101 94	65 89	48 26	12 16	12 48	12 64
27	21 15	50 87	37 63	31 16	102 04	66 00	48 39	12 33	12 68	12 83
28	21 69	51 72	38 27	31 71	102 14	66 11	48 52	12 51	12 90	13 04
29	22 26	52 61	38 94	32 28	102 25	66 24	48 67	12 70	13 12	13 28
30	22 85	53 52	39 64	32 87	102 37	66 37	48 83	12 91	13 37	13 54
31	23 48	54 46	40 36	33 49	102 49	66 52	49 00	13 13	13 64	13 83
32	24 14	55 44	41 10	34 13	102 63	66 68	49 18	13 37	13 93	14 27
33	24 84	56 45	41 88	34 80	102 77	66 85	49 38	13 62	14 24	14 52
34	25 58	57 50	42 68	35 49	102 93	67 03	49 60	13 89	14 59	14 94
35	26 35	58 58	43 51	36 22	103 10	67 23	49 85	14 18	14 97	15 40
36	27 17	59 70	44 38	36 98	103 28	67 45	50 11	14 51	15 41	15 91
37	28 04	60 86	45 28	37 77	103 48	67 68	50 41	14 87	15 87	16 48
38	28 95	62 06	46 22	38 60	103 69	67 94	50 73	15 27	16 07	17 14
39	29 92	63 30	47 20	39 47	103 93	68 23	51 09	15 69	16 98	17 84
40	30 94	64 59	48 22	40 38	104 18	68 55	51 48	16 18	17 63	18 64
41	32 03	65 93	49 28	41 34	104 46	68 90	51 92	16 71	18 40	19 42
42	33 18	67 31	50 39	42 35	104 77	69 28	52 41	17 32	19 26	20 51
43	34 40	68 76	51 56	43 41	105 11	69 71	52 95	18 00	20 20	21 60
44	35 70	70 25	52 78	44 54	105 49	70 19	53 55	18 72	21 25	22 83
45	37 08	71 81	54 06	45 73	105 92	70 73	54 22	19 60	22 41	24 16
46	38 55	73 44	55 40	46 99	106 39	71 32	54 96	20 56	23 69	25 66
47	40 12	75 13	56 82	48 33	106 91	71 96	55 78	21 64	25 11	27 28
48	41 78	76 90	58 31	49 75	107 50	72 71	56 69	22 82	26 67	29 08
49	43 56	78 74	59 88	51 26	108 15	73 53	57 70	24 15	28 39	31 07
50	45 45	80 66	61 54	52 87	108 87	74 43	58 81	25 61	30 27	33 23
51	47 46	82 66	63 28	54 58	109 66	75 42	60 04	27 24	32 35	35 59
52	49 60	84 74	65 13	56 41	110 53	76 52	61 40	29 03	34 62	38 17
53	51 89	86 92	67 07	58 36	111 50	77 73	62 90	31 00	37 11	40 94
54	54 33	89 20	69 14	60 45	112 57	79 07	64 55	33 19	39 82	43 95
55	56 93	91 58	71 33	62 68	113 74	80 55	66 36	35 60	42 79	47 19
56	59 70	94 07	73 66	.....	115 03	82 17	.....	38 15	46 03	50 67
57	62 66	96 69	76 15	.....	116 46	83 97	.....	41 15	49 55	54 39
58	65 83	99 44	78 79	.....	118 03	85 96	.....	44 35	53 37	58 38
59	69 21	102 34	81 62	.....	119 77	88 15	.....	47 86	57 49	63 66
60	72 83	105 40	84 65	.....	121 68	90 56	.....	51 71	61 95	67 22

For policies with Disability Benefit Rider the following extra rates are charged at different ages: (Adopted January 1916.)

21-31	32	33	34	35	36	37	38	39	40	41	42	43
$0 25	$0 26	$0 27	$0 30	$0 32	$0 34	$0 36	$0 38	$0 42	$0 46	$0 50	$0 54	$0 58

44	45	46	47	48	49	50	51	52	53	54	55	.....
64	$0 70	$0 76	$0 84	$0 92	$1 02	$1 14	$1 28	$1 44	$1 64	$1 86	$2 10	.....

Semi-annual rates, multiply annual by .52. For quarterly rates, multiply annual by .265.

Largest Amount of Insurance it will write on a Single Life, $50,000. Premiums for each $1,000 Insurance (Nonparticipating). Adopted March, 1908.

Age at Issue	LIFE				ENDOWMENT — Continuous Annual Prem's			CONVERTIBLE TERM Nonrenewable			
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	5 Years	10 Years	15 Years	20 Years
21	$15 70	$38 92	$29 30	$23 49	$93 38	$59 24	$42 63	$9 61	$9 78	$9 98	$10 22
22	16 05	39 55	28 78	23 89	93 40	59 32	42 71	9 68	9 85	10 07	10 34
23	16 43	40 21	29 26	24 29	93 45	59 38	42 78	9 74	9 94	10 17	10 47
24	16 82	40 90	29 75	24 72	93 50	59 44	42 86	9 81	10 03	10 28	10 60
25	17 21	41 59	30 28	25 17	93 56	59 51	42 94	9 90	10 13	10 40	10 75
26	17 65	42 32	30 82	25 62	93 62	59 59	43 02	9 99	10 23	10 53	10 82
27	18 10	43 09	31 38	26 09	93 70	59 67	43 13	10 08	10 34	10 67	11 09
28	18 57	43 88	31 97	26 60	93 78	59 77	43 23	10 18	10 47	10 83	11 29
29	19 07	44 68	32 57	27 11	93 86	59 86	43 35	10 29	10 59	10 99	11 52
30	19 60	45 53	33 20	27 64	93 95	59 96	43 48	10 40	10 74	11 18	11 75
31	20 16	46 42	33 86	28 21	94 04	60 08	43 62	10 53	10 90	11 38	12 03
32	20 74	47 33	34 54	28 79	94 15	60 19	43 77	10 66	11 08	11 60	12 34
33	21 36	48 28	35 25	29 40	94 25	60 33	43 93	10 81	11 37	11 85	12 68
34	22 00	49 26	35 99	30 04	94 38	60 48	44 12	10 98	11 48	12 13	13 07
35	22 70	50 28	36 75	30 71	94 50	60 64	44 32	11 16	11 70	12 44	13 50
36	23 43	51 34	37 55	31 41	94 65	60 81	44 54	11 36	11 97	12 80	13 96
37	24 19	52 45	38 39	32 13	94 80	61 01	44 79	11 59	12 25	13 19	14 52
38	25 01	53 59	39 27	32 90	94 97	61 22	45 07	11 88	12 58	13 64	15 13
39	25 88	54 76	40 16	33 70	95 15	61 46	45 36	12 09	12 93	14 14	15 79
40	26 79	55 79	41 12	34 55	95 36	61 72	45 71	12 39	13 34	14 70	16 54
41	27 77	57 27	42 10	35 42	95 57	62 01	46 07	12 71	13 79	15 33	17 39
42	28 80	58 60	43 15	36 37	95 83	62 34	46 51	13 09	14 32	16 04	18 29
43	29 90	59 99	44 23	37 36	96 11	62 70	46 97	13 50	14 90	16 83	19 32
44	31 08	61 44	45 37	38 41	96 42	63 11	47 50	13 98	15 57	17 72	20 47
45	32 32	62 93	46 56	39 50	96 76	63 56	48 08	14 53	16 32	18 74	21 72
46	33 64	64 51	47 83	40 68	97 17	64 08	48 73	15 15	17 17	19 82	23 12
47	35 06	66 12	49 14	41 91	97 60	64 65	49 45	15 85	18 13	21 05	24 64
48	36 56	67 83	50 54	43 23	98 09	65 28	50 26	16 66	19 19	22 43	26 33
49	38 17	69 61	52 01	44 64	98 64	65 99	51 16	17 58	20 39	23 94	28 22
50	39 99	71 47	53 56	46 13	99 26	66 79	52 16	18 60	21 71	25 62	30 22
51	41 71	73 39	55 19	47 71	99 94	67 66	53 27	19 74	23 19	27 47	32 43
52	43 65	75 40	56 92	49 41	100 69	38 62	54 48	21 01	24 83	29 50	34 84
53	45 73	77 53	58 74	51 21	101 53	69 71	55 83	22 43	26 63	31 74	37 45
54	47 95	79 71	60 66	53 13	102 45	70 89	57 31	24 00	28 63	34 19	40 27
55	50 31	82 01	62 70	55 20	103 48	72 20	58 95	25 75	30 84	36 90	43 30
56	52 93	84 40	64 87	57 41	104 60	73 66	.....	27 69	33 28	39 83	46 56
57	55 53	86 93	67 18	59 79	105 85	75 27	.....	29 83	35 95	43 03	50 05
58	58 40	89 56	69 64	62 33	107 24	77 05	.....	32 19	39 00	46 52	53 79
59	61 49	92 35	72 26	65 07	108 77	79 01	.....	34 80	42 15	50 29	57 80
60	64 79	95 28	75 06	68 02	110 46	81 18	.....	37 70	45 71	54 40	62 00

For policies with Disability Benefit Rider the following extra rates are charged at different ages:
(Adopted January 1916.)

21-31	32	33	34	35	36	37	38	39	40	41	42	43
$0 25	$0 26	$0 27	$0 30	$0 32	$0 34	$0 36	$0 38	$0 42	$0 46	$0 50	$0 54	$0 58

44	45	46	47	48	49	50	51	52	53	54	55	.....
$0 64	$0 70	$0 76	$0 84	$0 92	$1 02	$1 14	$1 28	$1 44	$1 64	$1 86	$2 10	.....

Paid up, Extended Insurance, Cash and Loan Values same as under Participating Policies.

gest Amount of Insurance it will write on a Single Life, $100,000 —all above $50,000 Reinsured.

Premiums for each $1,000 Insurance (Participating).

Adopted January 1, 1908, except Limited Payment Life Rates, adopted October 1, 1916												CONVERTIBLE TERM. Nonrenewable. Adopted September, 1912	
LIFE						ENDOWMENT Continuous Annual Premiums							
Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years		5 Years	10 Years
17 42	$39 71	$29 71	$24 83	$22 00	$20 19	$102 65	$65 45	$47 30	$36 76	$30 03		------	------
17 73	40 29	30 15	25 20	22 33	20 51	102 71	65 52	47 38	36 84	30 14		------	------
18 04	40 90	30 61	25 59	22 69	20 83	102 78	65 60	47 45	36 93	30 24		------	------
18 42	41 53	31 10	26 00	23 05	21 17	102 85	65 68	47 55	37 03	30 34		------	------
18 78	42 18	31 59	26 42	23 43	21 53	102 93	65 76	47 63	37 13	30 46		------	------
19 16	42 80	32 10	26 87	23 83	21 90	103 01	65 84	47 73	37 24	30 59		$11 09	$11 28
19 56	43 57	32 65	27 31	24 23	22 29	103 10	65 94	47 83	37 36	30 72		11 18	11 38
19 98	44 30	33 20	27 79	24 66	22 69	103 19	66 04	47 94	37 48	30 86		11 26	11 50
20 42	45 05	33 77	28 29	25 12	23 11	103 29	66 15	48 06	37 61	31 02		11 37	11 61
20 88	45 84	34 38	28 80	25 58	23 55	103 39	66 26	48 18	37 75	31 19		11 48	11 75
21 36	46 66	35 00	29 33	26 07	24 01	103 49	66 38	48 31	37 91	31 37		11 60	11 88
21 87	47 51	35 65	29 89	26 58	24 49	103 60	66 50	48 45	38 08	31 57		11 72	12 02
22 41	48 36	36 23	30 47	27 10	25 00	103 73	66 63	48 61	38 26	31 79		11 85	12 19
22 98	49 29	37 03	31 07	27 65	25 53	103 86	66 78	48 78	38 46	32 03		12 00	12 35
23 58	50 24	37 76	31 69	28 23	26 07	103 99	66 94	48 96	38 67	32 29		12 15	12 54
24 21	51 22	38 52	32 36	28 84	26 65	104 13	67 11	49 16	38 90	32 57		12 31	12 75
24 88	52 25	39 30	33 04	29 47	27 26	104 29	67 29	49 37	39 15	32 88		12 49	12 97
25 59	53 31	40 13	33 75	30 13	27 91	104 46	67 48	49 60	39 43	33 22		12 68	13 21
26 34	54 41	40 98	34 50	30 82	28 59	104 64	67 69	49 85	39 73	33 59		12 89	13 48
27 13	55 56	41 88	35 29	31 56	29 31	104 84	67 92	50 12	40 06	34 00		13 13	13 76
27 96	56 74	42 80	36 10	32 32	30 07	105 05	68 17	50 42	40 43	34 46		13 38	14 09
28 85	57 99	43 78	36 95	33 14	30 87	105 28	68 44	50 75	40 84	34 96		13 66	14 44
29 79	59 27	44 79	37 85	33 99	31 72	105 53	68 73	51 11	41 29	35 51		13 96	14 85
30 78	60 60	45 84	38 80	34 90	32 62	105 80	69 05	51 51	41 79	36 12		14 29	15 28
31 83	61 99	46 96	39 79	35 85	33 57	106 09	69 41	51 95	42 34	36 79		14 67	15 79
32 95	63 43	48 11	40 83	36 86	------	106 41	69 81	52 44	42 95	------		15 07	16 35
34 14	64 94	49 33	41 94	37 93	------	106 77	70 26	52 99	43 62	------		15 54	16 99
35 40	66 51	50 60	43 11	39 07	------	107 17	70 75	53 59	44 36	------		16 05	17 71
36 74	68 14	51 93	44 34	40 28	------	107 61	71 29	54 25	45 17	------		16 64	18 53
38 17	69 85	53 33	45 64	41 57	------	108 09	71 89	54 98	46 06	------		17 31	19 44
39 69	71 63	54 82	47 01	------	------	108 62	72 55	55 79	------	------		18 08	20 49
41 31	73 48	56 37	48 48	------	------	109 21	73 28	56 70	------	------		18 94	21 66
46 04	75 43	58 01	50 04	------	------	109 86	74 09	57 70	------	------		19 94	22 96
44 89	77 45	59 74	51 70	------	------	110 58	74 99	58 81	------	------		21 06	24 43
46 87	79 57	61 56	53 47	------	------	111 39	75 98	60 03	------	------		22 32	26 06
48 99	81 78	63 44	55 33	------	------	112 28	77 07	61 38	------	------		23 69	27 83
51 26	84 08	65 52	57 33	------	------	113 25	78 28	62 86	------	------		25 22	29 79
53 68	86 50	67 67	59 45	------	------	114 32	79 62	64 49	------	------		26 91	31 95
56 26	89 02	69 94	61 74	------	------	115 50	81 10	66 28	------	------		28 80	34 35
59 01	91 66	72 35	64 17	------	------	116 81	82 73	68 25	------	------		30 90	37 01
61 94	94 43	74 92	66 79	------	------	118 25	84 52	------	------	------		33 23	------
65 07	97 33	77 65	69 59	------	------	119 82	86 49	------	------	------		35 79	------
68 42	100 38	80 56	72 59	------	------	121 56	88 65	------	------	------		38 63	------
72 01	103 60	83 66	75 82	------	------	123 46	91 02	------	------	------		41 76	------
75 86	106 99	86 97	79 30	------	------	125 56	93 63	------	------	------		45 23	------

For semi-annual rates add 3 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, *$100,000.
Premiums for each $1,000 Insurance (Participating).
Adopted May 1, 1916, except Limited Payment Life rates adopted September, 1916

‡INCLUDING DISABILITY AGREEMENT.

Age at Issue	LIFE						ENDOWMENT. Continuous Annual Premiums.				
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years
16	$18 88	$42 49	$31 77	$26 53	$23 50	$21 57	$103 13	$66 00	$47 91	$37 45	$30 82
17	19 19	43 07	32 21	26 90	23 83	21 89	103 19	66 07	47 99	37 53	30 93
18	19 50	43 68	32 67	27 29	24 19	22 21	103 26	66 15	48 06	37 62	31 03
19	19 88	44 31	33 16	27 70	24 55	22 55	103 33	66 23	48 16	37 72	31 13
20	20 24	44 96	33 65	28 12	24 93	22 91	103 41	66 31	48 24	37 82	31 25
21	20 62	45 64	34 16	28 57	25 33	23 28	103 49	66 39	48 34	37 93	31 38
22	21 08	46 40	34 75	29 04	25 76	23 70	103 59	66 51	48 46	38 08	31 55
23	21 56	47 18	35 34	29 55	26 22	24 13	103 69	66 63	48 60	38 23	31 73
24	22 06	47 98	35 95	30 08	26 72	24 59	103 81	66 76	48 75	38 40	31 93
25	22 58	48 82	36 60	30 63	27 22	25 08	103 93	66 89	48 90	38 58	32 15
26	23 12	49 69	37 26	31 19	27 75	25 57	104 04	67 03	49 06	38 78	32 38
27	23 70	50 59	37 94	31 78	28 29	26 08	104 17	67 18	49 23	39 00	32 63
28	24 31	51 48	38 66	32 39	28 84	26 63	104 32	67 34	49 43	39 23	32 91
29	24 95	52 45	39 40	33 03	29 42	27 20	104 47	67 52	49 64	39 48	33 22
30	25 63	53 43	40 16	33 69	30 04	27 78	104 62	67 71	49 86	39 75	33 57
31	26 35	54 46	40 96	34 40	30 68	28 47	104 79	67 92	50 11	40 04	33 96
32	27 12	55 54	41 77	35 12	31 35	29 19	104 98	68 14	50 38	40 36	34 39
33	27 94	56 64	42 64	35 87	32 06	29 95	105 18	68 37	50 68	40 72	34 85
34	28 81	57 78	43 53	36 67	32 80	30 74	105 40	68 63	51 00	41 11	35 34
35	29 72	58 97	44 47	37 51	33 59	31 57	105 64	68 91	51 34	41 55	35 88
36	30 68	60 19	45 43	38 36	34 49	32 44	105 90	69 22	51 71	42 05	36 47
37	31 71	61 49	46 45	39 25	35 43	33 35	106 18	69 56	52 13	42 61	37 10
38	32 80	62 81	47 51	40 20	36 42	34 30	106 48	69 93	52 59	43 22	37 78
39	33 96	64 19	48 61	41 21	37 48	35 30	106 81	70 33	53 11	43 90	38 53
40	35 19	65 62	49 78	42 27	38 59	36 34	107 17	70 79	53 71	44 63	39 36
41	36 51	67 10	50 98	43 47	39 73	.....	107 56	71 30	54 39	45 42	.....
42	37 92	68 64	52 25	44 75	40 95	.....	108 00	71 87	55 15	46 27	.....
43	39 43	70 24	53 57	46 11	42 23	.....	108 50	72 49	55 97	47 20	.....
44	41 05	71 90	54 95	47 54	43 59	.....	109 05	73 18	56 86	48 21	.....
45	42 80	73 63	56 40	49 05	45 02	.....	109 65	73 96	57 84	49 30	.....
46	44 68	75 44	58 02	50 64	.....	.....	110 31	74 84	58 91	.....	.....
47	46 71	77 32	59 78	52 34	.....	.....	111 05	75 84	60 10	.....	.....
48	48 91	79 29	61 69	54 14	.....	.....	111 87	76 98	61 40	.....	.....
49	51 31	81 34	63 77	56 06	.....	.....	112 79	78 27	62 84	.....	.....
50	53 94	83 49	66 00	58 10	.....	.....	113 85	79 71	64 43	.....	.....
51	56 86	86 00	68 33	60 43	.....	.....	115 06	81 30	66 22	.....	.....
52	60 13	88 66	70 89	63 10	.....	.....	116 45	83 06	68 28	.....	.....
53	63 80	91 52	73 55	66 09	.....	.....	118 07	85 00	70 72	.....	.....
54	67 93	94 59	76 36	69 45	.....	.....	119 96	87 13	73 67	.....	.....
55	72 64	97 89	79 34	73 15	.....	.....	122 17	89 45	77 29	.....	.....

For semi-annual rates add 3 per cent and divide by 2; or multiply annual premium by .515. For quarterly rates add 6 per cent and divide by 4; or multiply annual premium by .265. *All above $50,000 reinsured.

‡For policies without Disability Benefit Agreement reduction of 48 cents to $13.63 per $1,000 insurance is made according to age of Insured and form of policy.

Premium Rates (Participating) for $500.00 Annual Income to Beneficiary During Life, with 20 Payments Certain.

American 3½% Reserve. Commuted Value, $7,662.00.

Age of Insured	LIFE — Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured	20-PREMIUMS LIFE — Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured	20-YEAR ENDOWMENT *20 Instalment
21	$166 20	$158 50	$152 50	$148 40	$146 80	$234 20	$221 80	$212 90	$207 70	$205 90	$365 70
22	169 80	161 90	155 60	151 50	149 90	238 10	225 40	216 40	211 00	209 20	366 50
23	173 50	165 30	158 90	154 80	153 10	242 50	229 20	220 20	214 70	212 90	367 30
24	177 50	169 00	162 40	158 20	156 50	247 00	233 50	224 20	218 70	216 80	368 20
25	181 60	172 70	166 00	161 80	160 00	251 60	237 90	228 20	222 70	220 70	369 20
26	185 90	176 80	169 80	165 50	163 70	256 50	242 10	232 40	226 70	224 70	370 20
27	190 50	181 10	173 90	169 50	167 60	261 60	247 00	236 70	231 10	229 00	371 20
28	195 40	185 60	178 10	173 60	171 70	267 20	251 80	241 40	235 70	233 50	372 40
29	200 70	190 40	182 70	178 10	176 10	272 80	257 10	246 30	240 30	238 10	373 80
30	206 30	195 40	187 50	182 80	180 70	278 60	262 30	251 20	245 10	242 80	375 10
31	212 20	200 80	192 50	187 60	185 50	285 00	268 10	256 40	250 20	247 90	376 70
32	218 50	206 50	197 90	192 80	190 60	291 60	274 10	261 90	255 60	253 20	378 30
33	225 20	212 70	203 60	198 30	196 10	298 60	280 20	267 70	261 00	258 60	380 00
34	232 30	219 00	209 50	204 10	201 80	305 90	286 60	273 70	266 70	264 30	382 00
35	239 90	225 80	216 00	210 30	207 90	313 70	293 60	280 20	273 00	270 40	384 00
36	247 90	233 10	222 60	216 60	214 20	321 80	300 80	286 60	279 30	276 60	386 30
37	256 50	240 90	229 70	223 50	221 00	330 40	308 20	293 20	285 90	283 10	388 80
38	265 70	249 20	237 40	230 00	228 60	339 50	316 20	300 40	292 90	290 00	391 60
39	275 30	257 70	245 40	238 60	235 80	349 10	324 80	308 30	300 30	297 30	394 70
40	285 80	266 90	254 00	246 80	243 90	359 30	333 80	316 70	308 10	304 90	398 00
41	296 90	276 80	263 10	255 60	252 50	369 80	343 20	325 20	316 10	312 80	401 90
42	308 80	287 40	272 80	264 80	261 60	381 50	353 40	334 40	324 80	321 30	406 00
43	321 30	298 70	283 10	274 60	271 20	393 60	364 00	344 20	334 00	330 30	410 60
44	334 80	310 80	294 10	285 10	281 50	406 40	375 30	354 40	343 70	339 70	415 70
45	349 30	323 70	305 90	296 30	292 50	420 00	387 40	355 20	353 80	349 70	421 30
46	364 60	337 40	318 40	308 10	304 10	434 30	400 10	376 50	364 50	360 20	427 50
47	381 10	352 10	331 80	320 80	316 50	449 90	413 80	388 80	375 90	371 50	434 40
48	398 90	368 00	346 20	334 40	329 80	466 30	428 20	401 90	387 90	383 40	442 10
49	417 80	385 00	361 50	348 80	343 90	483 80	443 80	415 80	401 20	396 10	450 60
50	438 20	403 30	378 00	364 30	359 10	502 60	460 80	430 90	415 30	409 70	459 90
51	460 10	423 00	395 70	381 00	375 40	522 40	478 30	446 70	429 80	423 90	470 30
52	483 60	444 10	414 70	398 90	392 80	543 70	497 50	463 50	445 70	439 30	481 60
53	508 70	466 60	435 00	417 90	411 30	565 20	517 60	481 60	462 10	455 50	494 10
54	535 50	490 80	456 80	438 20	431 10	590 50	539 60	501 20	480 40	476 10	507 80
55	564 10	516 40	479 90	459 80	452 10	616 50	562 70	521 80	499 40	491 70	522 90
56	594 70	544 10	504 80	482 90	474 60	644 30	587 70	544 10	520 10	511 70	--------
57	627 50	573 70	531 50	507 60	498 60	673 90	614 60	568 10	542 40	533 20	--------
58	662 50	605 50	560 00	534 00	524 20	705 90	643 70	594 00	566 20	556 20	--------
59	700 10	639 80	590 80	562 40	551 70	740 10	675 00	621 90	591 80	580 90	--------
60	740 60	676 50	623 80	593 00	581 20	777 20	708 50	652 20	619 20	607 60	--------

This Company does not publish rates for $10.00 Monthly Income Policy.
*Continuous Instalment Rates on 20-Year Endowment plan not quoted in rate book.

**Largest Amount of Insurance it will write on a Single Life. *"Indefinite
Premiums for Each $1,000 Insurance (Nonparticipating.)**

With Waiver of Premiums in Case of Disability.										Adptd. July, 1
	Adopted January 1, 1906.				Adopted March, 1908.					TERM.
	LIFE.				ENDOWMENT. Continuous Annual Premiums.					Renewable a Convertible
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	10 Years
21	$15 84	$38 48	$28 58	$23 66	$92 07	$58 75	$42 11	$32 69	$26 88	$10 53
22	16 19	39 11	29 05	24 06	92 14	58 81	42 17	32 78	26 98	10 61
23	16 57	39 76	29 54	24 47	92 21	58 89	42 25	32 87	27 09	10 71
24	16 95	40 44	30 05	21 89	92 29	58 96	42 34	32 97	27 21	10 80
25	17 35	41 14	30 58	25 34	92 37	59 04	42 43	33 08	27 31	10 91
26	17 79	41 87	31 12	25 80	92 45	59 12	42 53	33 19	27 48	11 02
27	18 23	42 63	31 70	26 28	92 54	59 21	42 62	33 30	27 63	11 14
28	18 70	43 41	32 28	26 78	92 63	59 30	42 73	33 43	27 80	11 27
29	19 19	44 22	32 90	27 30	92 73	59 40	42 84	33 58	27 98	11 41
30	19 72	45 06	33 53	27 85	92 83	59 50	42 97	33 73	28 18	11 57
31	20 27	45 93	34 20	28 42	92 94	59 62	43 11	33 90	28 41	11 74
32	20 85	46 83	34 88	29 01	93 06	59 74	43 26	34 09	28 62	11 93
33	21 46	47 77	35 59	29 62	93 19	59 87	43 42	34 30	28 86	12 13
34	22 11	48 74	36 34	30 26	93 32	60 02	43 60	34 53	29 12	12 36
35	22 79	49 74	37 11	30 92	93 46	60 17	43 80	34 79	29 42	12 61
36	23 52	50 78	37 91	31 63	93 62	60 34	44 02	35 07	24 76	12 89
37	24 29	51 86	38 74	32 36	93 79	60 54	44 26	35 38	30 12	13 20
38	25 11	52 98	39 61	33 13	93 97	60 74	44 53	35 72	30 53	13 55
39	25 98	54 14	40 52	33 94	94 16	60 97	44 83	36 11	31 00	13 93
40	26 90	55 35	41 47	34 78	94 38	61 22	45 17	36 54	31 53	14 37
41	27 87	56 60	42 45	35 67	94 60	61 49	45 53	37 03	32 12	14 86
42	28 91	57 89	43 49	36 62	94 86	61 80	45 94	37 61	32 80	15 42
43	30 02	59 24	44 57	37 62	95 14	62 14	46 39	38 26	33 57	16 05
44	31 20	60 64	45 70	38 67	95 45	62 53	46 91	38 98	34 40	16 77
45	32 45	62 10	46 88	39 78	95 81	62 96	47 47	39 76	35 31	17 58
46	33 77	63 61	48 16	40 96	96 18	63 43	48 11	40 58	36 32	18 49
47	35 16	65 18	49 46	42 21	96 62	63 97	48 82	41 48	37 42	19 53
48	36 64	66 82	50 85	43 53	97 09	64 56	49 60	42 48	38 63	20 67
49	38 22	68 52	52 30	44 94	97 61	65 21	50 46	43 58	39 96	21 97
50	39 91	70 28	53 86	46 44	98 19	65 93	51 43	44 80	41 38	23 39
51	41 72	72 12	55 50	48 04	98 84	66 74	52 51	46 14	42 95	24 98
52	43 65	74 02	57 22	49 74	99 54	67 63	53 68	47 60	44 65	26 75
53	45 71	76 00	59 04	51 55	100 31	68 61	54 98	49 22	46 50	28 69
54	47 92	78 06	60 96	53 48	101 17	69 70	56 41	50 96	48 53	30 84
55	50 28	80 21	62 99	55 54	102 12	70 91	58 01	52 89	50 71	33 23
56	52 80	82 45	65 09	57 75	103 16	72 34	59 76	54 99	.....	35 85
57	55 49	84 78	67 34	60 13	104 31	73 91	61 67	57 29	.....	38 73
58	58 38	87 25	69 73	62 69	105 58	75 65	63 80	59 80	.....	41 91
59	61 45	89 79	72 27	65 44	106 99	77 55	66 13	62 54	.....	45 41
60	64 74	92 48	75 00	68 38	108 53	79 64	68 67	65 46	.....	49 25

*All in excess of $15,000 reinsured.
For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Premium Rates (Nonparticipating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3½% Reserve. Commuted Value $1,740.00.

Age of Insured	LIFE					20-PREMIUMS LIFE					20-YEAR ENDOWMENT				
	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured.
	25	35	45	55		25	35	45	55		25	35	45	55	
21	$32 67	$30 66	$29 03	$27 99	$27 56	$48 44	$45 29	$42 95	$41 64	$41 17	104 24	$97 96	$94 16	$92 66	$92 19
22	33 38	31 30	29 66	28 60	28 17	49 22	46 03	43 66	42 33	41 86	103 84	97 11	93 25	91 73	91 26
23	34 13	32 00	30 32	29 26	28 83	50 06	46 79	44 38	43 08	42 58	103 09	96 34	92 36	90 82	90 35
24	34 91	32 71	31 01	29 94	29 49	50 89	47 57	45 13	43 81	43 31	102 58	95 59	91 50	89 93	89 46
25	35 71	33 46	31 73	30 64	30 19	51 81	48 42	45 94	44 59	44 09	102 09	94 85	90 63	89 04	88 57
26	36 59	34 29	32 51	31 40	30 95	52 73	49 29	46 76	45 39	44 89	101 63	94 15	89 82	88 21	87 71
27	37 50	35 11	33 31	32 17	31 72	53 73	50 21	47 62	46 23	45 73	101 20	93 46	88 98	87 35	86 85
28	38 46	36 00	34 15	33 01	32 54	54 77	51 15	48 52	47 10	46 60	100 81	92 83	88 18	86 53	86 03
29	39 50	36 92	35 02	33 86	33 39	55 88	52 12	49 44	48 02	47 50	100 44	92 23	87 44	85 74	85 24
30	40 61	37 93	35 97	34 78	34 31	57 06	53 17	50 45	48 98	48 46	100 16	91 71	86 76	85 01	84 51
31	41 78	38 96	36 95	35 74	35 27	58 28	54 23	51 46	49 97	49 45	99 92	91 23	86 14	84 34	83 82
32	43 01	40 09	38 01	36 78	36 28	59 57	55 38	52 54	51 00	50 48	99 76	90 80	85 55	83 70	83 18
33	44 33	41 27	39 09	37 84	37 34	60 92	56 56	53 65	52 08	51 54	99 65	90 46	85 02	83 12	82 60
34	45 72	42 52	40 27	38 97	38 47	62 31	57 84	54 80	53 19	52 65	99 62	90 20	84 59	82 64	82 10
35	47 23	43 84	41 50	40 17	39 65	63 82	59 15	56 00	54 37	53 80	99 70	90 02	84 24	82 25	81 68
36	48 83	45 28	42 84	41 44	40 92	65 44	60 56	57 29	55 61	55 04	99 86	89 94	83 97	81 91	81 34
37	50 55	46 81	44 23	42 80	42 26	67 11	62 04	58 63	56 90	56 31	100 08	89 95	83 79	81 66	81 09
38	52 40	48 4[illegible]	45 73	44 2[illegible]	43 69	68 87	63 57	60 04	58 24	57 65	100 44	90 07	83 74	81 54	80 95
39	54 37	50 16	47 32	45 78	45 21	70 78	65 22	61 52	59 68	59 06	100 90	90 31	83 75	81 50	80 91
40	56 47	52 02	49 01	47 40	46 81	72 79	66 94	63 08	61 16	60 52	101 48	90 71	83 96	81 62	81 00
41	58 67	53 96	50 79	49 11	48 49	74 90	68 77	64 75	62 73	62 07	102 17	91 19	84 22	81 81	81 17
42	61 10	56 08	52 69	50 94	50 30	77 19	70 75	66 51	64 41	63 72	103 04	91 84	84 56	82 15	81 49
43	63 69	58 34	54 74	52 89	52 23	79 62	72 85	68 37	66 17	65 46	104 05	92 63	85 25	82 62	81 93
44	66 49	60 80	56 94	54 98	54 29	82 21	75 08	70 34	68 02	67 29	105 31	93 68	86 10	83 33	82 62
45	69 46	63 40	59 28	57 19	56 46	84 97	77 46	72 44	70 00	69 22	106 78	94 94	87 15	84 26	83 50
46	72 64	66 17	61 77	59 52	58 76	87 92	79 98	74 66	72 10	71 27	108 40	96 35	88 32	85 29	84 51
47	76 03	69 11	64 40	61 99	61 18	91 07	82 71	77 05	74 33	73 45	110 21	97 94	89 65	86 48	85 65
48	79 64	72 27	67 18	64 60	63 75	94 42	85 59	79 58	76 66	75 74	112 21	99 66	91 14	87 78	86 90
49	83 55	75 66	70 19	67 42	66 50	98 02	88 71	82 30	79 17	78 20	114 47	101 63	92 85	89 30	88 34
50	87 72	79 31	73 42	70 43	69 44	101 84	92 03	85 19	81 85	80 81	116 96	103 87	94 75	91 01	89 99
51	92 22	83 27	76 83	73 66	72 59	105 94	95 62	88 30	84 70	83 59	119 74	106 36	96 89	92 93	91 83
52	97 05	87 51	80 59	77 09	75 95	110 35	99 46	91 62	87 72	86 55	122 71	109 05	99 22	95 01	93 80
53	102 20	92 04	84 58	80 77	79 54	115 04	103 52	95 15	90 98	89 70	126 09	112 10	101 82	97 32	96 09
54	107 77	96 92	88 87	84 73	83 38	120 03	107 93	98 96	94 46	93 06	129 78	115 36	104 68	99 87	98 45
55	113 77	102 20	93 48	88 93	87 49	125 41	112 62	103 03	98 16	96 64	133 92	119 04	107 87	102 73	101 19
56	120 17	107 83	98 41	93 46	91 87	131 18	117 66	107 43	102 12	100 49	------	------	------	------	------
57	127 03	113 88	103 70	98 28	96 55	137 38	123 15	112 16	106 42	104 63	------	------	------	------	------
58	134 42	120 43	109 39	103 47	101 58	144 08	129 04	117 27	111 02	109 08	------	------	------	------	------
59	142 30	127 40	115 47	109 00	106 92	151 26	135 44	122 80	116 00	113 87	------	------	------	------	------
60	150 77	134 93	122 03	114 95	112 65	158 98	142 30	128 79	121 32	118 98	------	------	------	------	------

Largest Amount of Insurance it will write on a Single Life, $10,000. Premiums for Each $1,000 Insurance. (Participating.) Adopted October, 1908.

SPECIAL RATE POLICIES.

Age at Issue.	LIFE. Continuous Annual Premiums.	LIFE. 10 Annual Premiums.	LIFE. 15 Annual Premiums.	LIFE. 20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	*10 Year Convertible Term. Non-renewable
21	$15 65	$39 72	$29 10	$23 94	$91 16	$58 34	$42 30	$33 13	$27 30	$23 42	$20 80	$10 15
22	16 01	40 41	29 60	24 35	91 28	58 47	42 43	33 27	27 46	23 61	21 00	10 22
23	16 37	41 07	30 08	24 75	91 41	58 59	42 56	33 39	27 62	23 77	21 21	10 30
24	16 77	41 80	30 61	25 21	91 54	58 72	42 70	33 54	27 79	23 97	21 44	10 39
25	17 20	42 57	31 19	25 69	91 69	58 87	42 86	33 72	27 99	24 18	21 69	10 49
26	17 63	43 31	31 74	26 15	91 84	59 02	43 03	33 88	28 18	24 41	21 96	10 59
27	18 10	44 11	32 35	26 66	92 00	59 18	43 19	34 07	28 38	24 66	22 25	10 70
28	18 60	44 95	32 98	27 19	92 17	59 35	43 38	34 27	28 61	24 93	22 56	10 82
29	19 12	45 83	33 65	27 75	92 35	59 54	43 58	34 49	28 85	25 22	22 91	10 94
30	19 66	46 71	34 33	28 31	92 55	59 74	43 78	34 73	29 12	25 55	23 29	11 09
31	20 23	47 68	35 17	28 91	92 75	59 94	44 01	34 97	29 41	25 89	23 70	11 24
32	20 82	48 64	36 01	29 53	92 96	60 16	44 25	35 24	29 73	26 27	24 14	11 41
33	21 46	49 68	36 90	30 19	93 18	60 39	44 50	35 54	30 07	26 67	24 62	11 60
34	22 13	50 73	37 81	30 87	93 43	60 65	44 79	35 87	30 45	27 12	25 15	11 80
35	22 85	51 83	38 75	31 59	93 70	60 93	45 10	36 21	30 87	27 62	25 74	12 02
36	23 61	52 96	39 71	32 33	93 97	61 21	45 42	36 59	31 31	28 15	26 36	12 28
37	24 42	54 14	40 69	33 11	94 28	61 53	45 79	37 02	31 82	28 75	27 05	12 56
38	25 27	55 34	41 70	33 92	94 59	61 87	46 16	37 47	32 36	29 39	27 80	12 88
39	26 18	56 59	42 75	34 77	94 93	62 24	46 57	37 97	32 95	30 09	28 60	13 22
40	27 14	57 92	43 84	35 66	95 30	62 64	47 05	38 53	33 62	30 87	29 48	13 62
41	28 19	59 36	44 96	36 61	95 70	63 08	47 55	39 13	34 33	31 72	.....	14 06
42	29 26	60 77	46 05	37 53	96 13	63 56	48 11	39 78	35 11	32 63	.....	14 57
43	30 44	62 32	47 26	38 55	96 59	64 09	48 73	40 51	35 97	33 64	.....	15 15
44	31 68	63 87	48 49	39 60	97 11	64 67	49 41	41 32	36 91	34 73	.....	15 79
45	33 01	65 51	49 80	40 72	97 67	65 31	50 15	42 21	37 95	35 92	.....	16 52
46	34 41	67 17	51 13	41 87	98 29	66 00	50 97	43 18	39 09	.....	.....	17 35
47	35 92	68 90	52 55	43 12	98 96	66 77	51 88	44 25	40 33	.....	.....	18 29
48	37 53	70 70	54 04	44 46	99 70	67 62	52 87	45 43	41 70	.....	.....	19 33
49	39 24	72 56	55 60	45 90	100 51	68 53	53 98	46 72	43 20	.....	.....	20 50
50	41 05	74 47	57 22	47 43	101 37	69 55	55 17	48 13	44 81	.....	.....	21 79
51	42 98	76 49	58 94	49 16	102 32	70 65	56 47	49 66	.....	.....	.....	23 23
52	45 05	78 62	60 78	51 01	103 36	71 87	57 90	51 34	.....	.....	.....	24 83
53	47 23	80 79	62 67	52 94	104 50	73 21	59 49	53 18	.....	.....	.....	26 59
54	49 57	83 09	64 69	55 93	105 73	74 66	61 21	55 19	.....	.....	.....	28 54
55	52 04	85 44	66 80	57 22	107 07	76 25	63 09	57 37	.....	.....	.....	30 70
56	54 68	87 90	69 05	.....	108 55	77 99	.....	.....	.....	.....	.....	33 07
57	57 48	90 42	71 41	.....	110 14	79 90	.....	.....	.....	.....	.....	35 68
58	60 48	93 11	73 94	.....	111 89	82 01	.....	.....	.....	.....	.....	38 56
59	63 65	95 87	76 60	.....	113 80	84 32	.....	.....	.....	.....	.....	41 73
60	67 03	98 78	79 44	.....	115 88	86 83	.....	.....	.....	.....	.....	45 21

For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by 4.

*Convertible within seven years from date—nonrenewable.

For policies containing Disability Benefit rider addition of 26c to $4.22 is made according to age and form of policy.

(Limit $10,000)

Extra Annual Premiums to provide for Waiver of Premiums and Payment of Policy in 10 Annual Instalments in Event of Permanent Disability of Insured Before Attaining Age of 60.

Adopted June, 1916

Age.	LIFE.				ENDOWMENT.				
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr.	30 Yr.
21	$0 31	$0 47	$0 37	$0 34	$0 32	$0 27	$0 25	$0 25	$0 25
22	32	49	38	35	34	28	27	27	27
23	33	50	40	36	35	29	28	28	28
24	35	51	41	37	36	30	30	29	30
25	36	53	42	38	37	32	31	31	32
26	37	54	43	39	38	33	32	32	34
27	39	56	44	40	40	35	34	34	36
28	40	57	45	41	41	36	35	36	38
29	41	58	47	43	42	38	37	38	40
30	43	60	49	45	44	40	39	40	43
31	45	62	51	47	46	42	41	43	45
32	47	64	53	49	48	44	44	46	48
33	49	66	55	51	51	47	47	49	51
34	51	68	57	53	54	50	50	52	54
35	54	70	60	56	57	53	53	56	57
36	57	73	63	60	60	56	57	60	60
37	60	76	66	64	64	60	62	64	62
38	63	79	69	68	68	64	67	68	64
39	66	82	72	72	72	69	72	72	67
40	70	86	76	76	77	74	77	75	70
41	74	90	81	80	82	80	82	78	72
42	78	94	87	84	88	87	87	81	75
43	82	98	94	88	95	95	92	83	78
44	87	1 04	1 00	92	1 02	1 03	96	86	81
45	92	1 11	1 06	96	1 11	1 11	1 00	89	84
46	98	1 19	1 11	1 00	1 23	1 18	1 03	92	-----
47	1 05	1 29	1 16	1 03	1 37	1 25	1 06	95	-----
48	1 12	1 40	1 21	1 07	1 51	1 31	1 09	99	-----
49	1 20	1 50	1 26	1 11	1 64	1 35	1 12	1 03	-----
50	1 29	1 59	1 30	1 15	1 75	1 38	1 15	1 08	-----
51	1 39	1 66	1 33	1 19	1 83	1 38	1 18	1 14	-----
52	1 50	1 70	1 36	1 23	1 87	1 38	1 21	1 20	-----
53	1 61	1 71	1 38	1 28	1 89	1 38	1 24	1 27	-----
54	1 73	1 72	1 39	1 33	1 90	1 38	1 27	1 35	-----
55	1 86	1 72	1 40	1 38	1 90	1 38	1 30	1 43	-----

Premium Rates (Participating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3½% Reserve. **Commuted Value, $1,810.00.**

Age of Insured.	LIFE (Endowment at 75) Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE (Endowment at 75) Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
21	$36 65	$34 51	$32 74	$31 60	$31 13	$51 88	$48 81	$46 43	$45 07	$44 56
22	37 49	35 32	33 53	32 36	31 89	52 77	49 66	47 26	45 87	45 36
23	38 39	36 14	34 35	33 16	32 69	53 71	50 55	48 09	46 70	46 19
24	39 33	37 03	35 18	33 99	33 52	54 72	51 47	48 99	47 57	47 06
25	40 35	37 97	36 10	34 92	34 41	55 74	52 44	49 93	48 50	47 97
26	41 40	38 99	37 07	35 86	35 35	56 83	53 42	50 89	49 44	48 91
27	42 54	40 04	38 08	36 85	36 34	57 95	54 48	51 88	50 41	49 88
28	43 75	41 16	39 16	37 90	37 39	59 14	55 58	52 94	51 43	50 90
29	45 05	42 35	40 29	39 03	38 50	60 40	56 72	54 03	52 52	51 97
30	46 39	43 60	41 49	40 19	39 66	61 73	57 95	55 18	53 64	53 09
31	47 83	44 93	42 74	41 42	40 89	63 13	59 20	56 37	54 81	54 26
32	49 37	46 34	44 09	42 74	42 19	64 62	60 56	57 66	56 04	55 49
33	51 02	47 85	45 50	44 12	43 57	66 17	61 98	58 97	57 36	56 78
34	52 76	49 44	47 01	45 58	45 03	67 83	63 46	60 36	58 70	58 12
35	54 64	51 13	48 63	47 17	46 59	69 54	65 00	61 81	60 12	59 51
36	56 63	52 97	50 33	48 82	48 24	71 37	66 64	63 34	61 57	60 96
37	58 76	54 88	52 14	50 58	49 97	73 30	68 34	64 91	63 12	62 48
38	61 04	56 95	54 06	52 43	51 82	75 35	70 14	66 58	64 71	64 07
39	63 47	59 14	56 10	54 42	53 78	77 49	72 05	68 33	66 40	65 74
40	66 06	61 47	58 27	56 53	55 87	79 76	74 06	70 18	68 16	67 48
41	68 89	64 01	60 63	58 80	58 12	82 15	76 15	72 08	69 97	69 29
42	71 92	66 74	63 15	61 23	60 51	84 68	78 40	74 09	71 91	71 19
43	75 13	69 62	65 81	63 78	63 04	87 38	80 78	76 24	73 97	73 20
44	78 59	72 76	68 66	66 53	65 76	90 25	83 29	78 50	76 10	75 31
45	82 36	76 14	71 78	69 48	68 69	93 32	85 99	80 92	78 37	77 56
46	86 44	79 80	75 14	72 71	71 86	96 58	88 85	83 49	80 80	79 98
47	90 84	83 76	78 75	76 16	75 26	100 08	91 93	86 22	83 37	82 45
48	95 58	88 04	82 68	79 88	78 93	103 83	95 23	89 16	86 12	85 14
49	100 72	92 67	86 90	83 88	82 88	107 88	98 81	92 34	89 09	88 06
50	106 26	97 68	91 45	88 20	87 12	112 29	102 70	95 79	92 33	91 22
51	112 23	103 06	96 37	92 86	91 69	.....	.....	.....	.....	.....
52	118 72	108 95	101 69	97 89	96 65	.....	.....	.....	.....	.....
53	125 77	115 34	107 50	103 37	102 03	.....	.....	.....	.....	.....
54	133 36	122 27	113 80	109 33	107 86	.....	.....	.....	.....	.....
55	141 65	129 84	120 68	115 77	114 19	.....	.....	.....	.....	.....
56	150 62	138 04	128 14	122 81	121 07	.....	.....	.....	.....	.....
57	160 46	147 08	136 38	130 52	128 65	.....	.....	.....	.....	.....
58	171 38	157 15	145 56	139 17	137 11	.....	.....	.....	.....	.....
59	183 47	168 34	155 80	148 80	146 56	.....	.....	.....	.....	.....
60	196 95	180 84	167 30	159 65	157 16	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, $100,000.
Premiums for Each $1,000 Insurance (Participating).

Adopted Jan. 1, 1910, except rates for ages 15 to 20 incl., adopted Jan. 1, 1917.

Age at Issue	LIFE				ENDOWMENT Continuous Annual Premiums					TERM †Convertible within	
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	5 Years	10 Years
										5 Year	10 Year
15	$16 31	$42 56	$31 39	$25 90	$100 61	$65 04	$47 32	$36 96	$30 30	------	------
16	16 61	43 13	31 81	26 25	100 79	65 09	47 37	37 03	30 37	------	------
17	16 94	43 72	32 25	26 62	100 97	65 15	47 43	37 09	30 46	------	------
18	17 29	44 35	32 71	27 02	101 17	65 21	47 52	37 18	30 55	------	------
19	17 64	44 97	33 18	27 41	101 36	65 28	47 58	37 27	30 64	------	------
20	18 01	45 63	33 68	27 82	101 46	65 35	47 67	37 35	30 75	------	------
21	18 40	46 30	34 19	28 25	101 53	65 43	47 75	37 45	30 86	$11 19	$11 40
22	18 80	47 00	34 71	28 69	101 60	65 51	47 84	37 55	30 97	11 28	11 48
23	19 23	47 73	35 26	29 15	101 68	65 60	47 94	37 66	31 10	11 35	11 59
24	19 67	48 47	35 82	29 63	101 76	65 69	48 04	37 78	31 24	11 44	11 69
25	20 14	49 24	36 40	30 12	101 85	65 79	48 15	37 90	31 39	11 54	11 80
26	20 63	50 04	37 00	30 63	101 94	65 89	48 26	38 04	31 56	11 64	11 92
27	21 15	50 87	37 63	31 16	102 04	66 00	48 39	38 19	31 73	11 75	12 05
28	21 69	51 72	38 27	31 71	102 14	66 11	48 52	38 35	31 93	11 86	12 19
29	22 26	52 61	38 94	32 28	102 25	66 24	48 67	38 52	32 14	11 99	12 35
30	22 85	53 52	39 64	32 87	102 37	66 37	48 83	38 71	32 38	12 12	12 53
31	23 48	54 46	40 36	33 49	102 49	66 52	49 00	38 92	32 63	12 27	12 72
32	24 14	55 44	41 10	34 13	102 63	66 68	49 18	39 14	32 92	12 43	12 92
33	24 84	56 45	41 88	34 80	102 77	66 85	49 38	39 39	33 23	12 60	13 14
34	25 58	57 50	42 68	35 49	102 93	67 03	49 60	39 67	33 57	12 80	13 38
35	26 35	58 58	43 51	36 22	103 10	67 23	49 85	39 97	33 95	13 01	13 66
36	27 17	59 70	44 38	36 98	103 28	67 45	50 11	40 30	34 36	13 24	13 96
37	28 04	60 86	45 28	37 77	103 48	67 68	50 41	40 67	34 82	13 50	14 30
38	28 95	62 06	46 22	38 60	103 69	67 94	50 73	41 07	35 33	13 79	14 67
39	29 92	63 30	47 20	39 47	103 93	68 23	51 09	41 52	35 89	14 09	15 09
40	30 94	64 59	48 22	40 38	104 18	68 55	51 48	42 02	36 50	14 44	15 56
41	32 03	65 93	49 28	41 34	104 46	68 90	51 92	42 57	37 18	14 82	16 10
42	33 18	67 31	50 39	42 35	104 77	69 28	52 41	43 17	37 93	15 25	16 70
43	34 40	68 76	51 56	43 41	105 11	69 71	52 95	43 85	38 76	15 75	17 40
44	35 70	70 25	52 78	44 54	105 49	70 19	53 55	44 59	39 67	16 30	18 18
45	37 08	71 81	54 06	45 73	105 92	70 73	54 22	45 42	40 67	16 94	19 05
46	38 55	73 44	55 40	46 99	106 39	71 32	54 96	46 33	------	17 66	20 05
47	40 12	75 13	56 82	48 33	106 91	71 98	55 78	47 34	------	18 49	21 17
48	41 78	76 90	58 31	49 75	107 50	72 71	56 69	48 46	------	19 43	22 42
49	43 56	78 74	59 88	51 26	108 15	73 53	57 70	49 69	------	20 50	23 82
50	45 45	80 66	61 54	52 87	108 87	74 43	58 81	51 05	------	21 69	25 38
51	47 46	82 66	63 28	54 58	109 66	75 42	60 04	------	------		
52	49 60	84 74	65 13	56 41	110 53	76 52	61 40	------	------		
53	51 89	86 92	67 07	58 36	111 50	77 73	62 90	------	------		
54	54 33	89 20	69 14	60 45	112 57	79 07	64 55	------	------		
55	56 93	91 58	71 33	62 68	113 74	80 55	66 36	------	------		
56	59 76	94 07	73 66	65 08	115 03	82 17	68 36	------	------		
57	62 66	96 69	76 15	67 65	116 46	83 97	70 55	------	------		
58	65 83	99 44	78 79	70 42	118 03	85 96	72 96	------	------		
59	69 21	102 34	81 62	73 39	119 77	88 15	75 59	------	------		
60	72 83	105 40	84 65	76 60	121 68	90 56	78 48	------	------		

†Notice of conversion must be given within 4 and 8 years respectively.

For semi-annual rates add 2 per cent and divide by 2.
For quarterly rates add 4 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $100,000.
Premiums for Each $1,000 Insurance (Participating).

Adopted October 1, 1913, except rates for ages 15 to 20 inclusive, adopted January 1, 1917.

With Disability—Waiver of Premiums

Age at Issue	LIFE				ENDOWMENT Continuous Annual Premiums							10-Payment 20-Year Endowment	20-Payment 30-Year Endowment
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years	40 Years		
15	$16 56	$42 77	$31 60	$26 11	$100 90	$65 31	$47 57	$37 20	$30 54	------	------	------	------
16	16 86	43 34	32 02	26 46	101 08	65 36	47 62	37 28	30 62	------	------	------	------
17	17 20	43 93	32 46	26 83	101 26	65 43	47 70	37 35	30 71	------	------	------	------
18	17 55	44 57	32 92	27 23	101 47	65 49	47 79	37 44	30 81	------	------	------	------
19	17 92	45 19	33 40	27 63	101 66	65 56	47 85	37 54	30 90	------	------	------	------
20	18 29	45 85	33 90	28 04	101 77	65 64	47 95	37 62	31 02	------	------	------	------
21	18 69	46 52	34 41	28 47	101 84	65 72	48 03	37 73	31 13	$26 68	$23 63	$79 37	$39 05
22	19 09	47 22	34 93	28 91	101 91	65 80	48 12	37 83	31 25	26 83	23 82	79 47	39 17
23	19 53	47 95	35 49	29 38	102 00	65 90	48 23	37 95	31 39	27 00	24 01	79 58	39 30
24	19 97	48 70	36 06	29 87	102 08	65 99	48 33	38 07	31 54	27 18	24 23	79 68	39 44
25	20 45	49 47	36 65	30 37	102 18	66 10	48 45	38 20	31 70	27 37	24 47	79 80	39 59
26	20 95	50 27	37 25	30 88	102 27	66 20	48 57	38 35	31 88	27 58	24 73	79 93	39 75
27	21 48	51 11	37 89	31 42	102 38	66 32	48 71	38 51	32 06	27 82	25 02	80 07	39 93
28	22 03	51 96	38 53	31 97	102 49	66 44	48 85	38 68	32 27	28 07	25 33	80 20	40 13
29	22 61	52 86	39 21	32 55	102 61	66 58	49 01	38 86	32 49	28 35	25 68	80 36	40 34
30	23 21	53 78	39 91	33 15	102 74	66 72	49 18	39 06	32 74	28 66	26 05	80 53	40 57
31	23 85	54 72	40 64	33 78	102 87	66 88	49 36	39 28	33 00	28 99	26 46	80 72	40 82
32	24 52	55 71	41 39	34 43	103 02	67 05	49 55	39 51	33 31	29 36	26 90	80 92	41 10
33	25 24	56 73	42 18	35 11	103 17	67 23	49 76	39 78	33 64	29 77	27 40	81 12	41 40
34	26 00	57 79	42 99	35 81	103 34	67 43	50 00	40 08	34 00	30 22	27 94	81 36	41 73
35	26 79	58 88	43 83	36 56	103 52	67 65	50 27	40 40	34 40	30 70	28 53	81 61	42 10
36	27 63	60 01	44 71	37 34	103 72	67 89	50 55	40 76	34 83	31 24	------	81 90	42 50
37	28 52	61 18	45 62	38 15	103 94	68 14	50 87	41 16	35 31	31 83	------	82 20	42 94
38	29 45	62 39	46 58	39 00	104 17	68 42	51 21	41 59	35 85	32 47	------	82 55	43 48
39	30 44	63 65	47 58	39 89	104 43	68 73	51 60	42 07	36 44	33 17	------	82 92	43 96
40	31 49	64 96	48 63	40 83	104 70	69 08	52 02	42 61	37 08	33 95	------	83 32	44 56
41	32 61	66 32	49 72	41 82	105 00	69 46	52 50	43 20	37 79	------	------	83 76	45 22
42	33 79	67 73	50 86	42 87	105 34	69 87	53 04	43 84	38 57	------	------	84 27	45 94
43	35 04	69 21	52 06	43 98	105 71	70 34	53 64	44 56	39 43	------	------	84 82	46 74
44	36 38	70 73	53 31	45 17	106 12	70 86	54 30	45 34	40 38	------	------	85 43	47 62
45	37 81	72 32	54 64	46 42	106 59	71 45	55 03	46 22	41 43	------	------	86 11	48 57
46	39 34	73 99	56 05	47 75	107 11	72 11	55 84	47 18	------	------	------	86 87	------
47	40 98	75 73	57 56	49 16	107 69	72 87	56 74	48 25	------	------	------	87 73	------
48	42 71	77 55	59 15	50 66	108 36	73 72	57 74	49 44	------	------	------	88 67	------
49	44 57	79 44	60 83	52 27	109 10	74 68	58 84	50 75	------	------	------	89 73	------
50	46 55	81 44	62 61	53 98	109 93	75 73	60 05	52 21	------	------	------	90 90	------
51	48 66	83 63	64 48	55 80	110 94	76 87	61 39	------	------	------	------	92 25	------
52	50 91	85 89	66 47	57 75	112 03	78 13	62 87	------	------	------	------	93 74	------
53	53 33	88 28	68 57	59 84	113 24	79 50	64 50	------	------	------	------	95 37	------
54	55 92	90 78	70 81	62 08	114 57	81 00	66 30	------	------	------	------	97 13	------
55	58 68	93 39	73 18	64 48	116 00	82 64	68 27	------	------	------	------	99 06	------

For semi-annual rates, add 2% and divide by 2.
For quarterly rates, add 4% and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $100,000.
Premiums for Each $1,000 Insurance (Participating).

Adopted April, 1916, except rates for ages 15, 16 and 17 adopted January 1, 1917.

With Disability Premium Waiver and Annuity.

Age at Issue	LIFE				ENDOWMENT Continuous Annual Premiums								
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years	40 Years	At Age 65	At Age 75
15	$17 27	$44 62	$32 91	$27 20	$101 11	$65 56	$47 86	$37 53	$30 93	------	------	------	------
16	17 58	45 20	33 34	27 56	101 29	65 61	47 91	37 63	31 02	------	------	------	------
17	17 94	45 80	33 79	27 95	101 47	65 68	48 00	37 70	31 11	------	------	------	------
18	18 30	46 47	34 28	28 37	101 68	65 74	48 09	37 80	31 22	$26 78	$23 74	$20 97	$18 94
19	18 73	47 11	34 78	28 79	101 87	65 82	48 16	37 91	31 33	26 92	23 89	21 47	19 34
20	19 13	47 81	35 30	29 22	101 98	65 90	48 27	38 00	31 47	27 07	24 08	22 03	19 78
21	19 55	48 51	35 84	29 69	102 06	65 98	48 36	38 13	31 60	27 24	24 30	22 63	20 27
22	19 96	49 23	36 38	30 14	102 13	66 08	48 47	38 26	31 74	27 43	24 52	23 25	20 74
23	20 43	49 97	36 96	30 63	102 23	66 19	48 59	38 40	31 91	27 63	24 75	23 88	21 23
24	20 89	50 74	37 56	31 14	102 32	66 29	48 71	38 54	32 09	27 85	25 01	24 56	21 78
25	21 39	51 51	38 17	31 65	102 42	66 41	48 85	38 69	32 29	28 07	25 30	25 30	22 32
26	21 92	52 32	38 79	32 18	102 52	66 52	48 98	38 87	32 50	28 33	25 60	26 07	22 90
27	22 47	53 16	39 45	32 72	102 63	66 65	49 15	39 05	32 72	28 61	25 92	26 89	23 52
28	23 04	54 03	40 12	33 28	102 75	66 79	49 31	39 24	32 96	28 91	26 26	27 73	24 15
29	23 66	54 93	40 81	33 87	102 89	66 95	49 49	39 46	33 23	29 24	26 65	28 64	24 83
30	24 29	55 86	41 52	34 50	103 03	67 11	49 69	39 69	33 53	29 60	27 06	29 60	25 55
31	24 97	56 80	42 26	35 14	103 17	67 29	49 89	39 96	33 85	29 98	27 51	30 64	26 29
32	25 67	57 80	43 02	35 80	103 33	67 49	50 11	40 23	34 22	30 40	27 98	31 73	27 09
33	26 44	58 82	43 82	36 49	103 49	67 69	50 36	40 55	34 61	30 85	28 53	32 88	27 92
34	27 25	59 89	44 65	37 21	103 67	67 91	50 63	40 90	35 02	31 35	29 12	34 16	28 84
35	28 08	60 98	45 50	37 99	103 88	68 16	50 94	41 27	35 48	31 87	29 76	35 48	29 78
36	28 95	62 13	46 39	38 80	104 10	68 43	51 26	41 70	35 97	32 46	------	36 96	30 75
37	29 90	63 30	47 31	39 62	104 34	68 72	51 64	42 17	36 51	33 11	------	38 46	31 79
38	30 90	64 52	48 28	40 48	104 60	69 04	52 04	42 68	37 19	33 82	------	40 14	32 95
39	31 95	65 78	49 29	41 37	104 88	69 40	52 50	43 24	37 76	34 57	------	41 98	34 12
40	33 05	67 10	50 36	42 31	105 18	69 79	52 99	43 86	38 47	35 42	------	43 86	35 42
41	34 23	68 46	51 46	43 35	105 52	70 23	53 55	44 52	39 25	------	------	45 95	36 77
42	35 50	69 88	52 61	44 47	105 89	70 70	54 18	45 24	40 10	------	------	48 24	38 22
43	36 85	71 36	53 82	45 65	106 31	71 24	54 88	46 04	41 04	------	------	50 72	39 73
44	38 28	72 89	55 08	46 91	106 76	71 84	55 65	46 92	42 07	------	------	53 47	41 43
45	39 79	74 49	56 42	48 21	107 28	72 51	56 48	47 88	43 20	------	------	56 48	43 20
46	41 44	76 18	57 91	49 62	107 86	73 26	57 39	48 94	------	------	------	59 82	45 14
47	43 21	77 93	59 49	51 13	108 51	74 14	58 38	50 11	------	------	------	63 48	47 21
48	45 10	79 75	61 19	52 73	109 26	75 12	59 50	51 42	------	------	------	67 59	49 47
49	47 13	81 65	62 95	54 45	110 08	76 23	60 73	52 85	------	------	------	72 28	51 88
50	49 33	83 66	64 86	56 30	111 01	77 46	62 09	54 48	------	------	------	77 48	54 48
51	51 68	85 93	66 83	58 27	112 15	78 74	63 60	------	------	------	------	83 29	57 32
52	54 25	88 29	68 93	60 42	113 39	80 18	65 27	------	------	------	------	90 05	60 42
53	57 11	90 86	71 28	62 78	114 78	81 74	67 15	------	------	------	------	97 87	63 81
54	60 23	93 51	73 77	65 35	116 33	83 47	69 24	------	------	------	------	107 07	67 53
55	63 68	96 36	76 49	68 19	118 01	85 38	71 59	------	------	------	------	118 01	71 59

(Limit $10,000—In case of Accidental Death $20,000.)

Extra Annual Premium Rates per $1,000 Insurance, added to the above rates, to include Double Indemnity Benefits. Adopted January 15, 1917.

Age at Issue	Continuous Premiums Life or Endowment	10-Payment Life	15-Payment Life	20-Payment Life
15-24	$1 25	$1 80	$2 15	$2 90
25-29	1 25	1 65	2 00	2 70
30-34	1 25	1 50	1 85	2 50
35-39	1 25	1 35	1 60	2 20
40-44	1 25	1 25	1 40	1 80
45-49	1 25	1 25	1 25	1 40
50-55	1 25	1 25	1 25	1 25

For semi-annual rates, add 2 per cent and divide by 2.
For quarterly rates, add 4 per cent and divide by 4.

Premium Rates (Participating) for $10.00 Monthly Income to Beneficiary

During Life, with 240 Payments Certain.

American 3% Reserve. **Commuted Value, $1,808.00.**

Age of Insured	LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary died before Insured.	20-YEAR ENDOWMENT. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
21	$38 94	$36 73	$34 88	$33 73	$33 27	$59 08	$55 64	$53 05	$51 61	$51 08	120 43	113 30	109 00	107 25	106 68
22	39 75	37 49	35 62	34 47	33 99	59 98	56 48	53 86	52 40	51 87	119 82	112 47	108 08	106 28	105 72
23	40 63	38 30	36 41	35 25	34 77	60 93	57 36	54 72	53 23	52 70	119 26	111 70	107 16	105 34	104 76
24	41 54	39 14	37 24	36 04	35 56	61 94	58 27	55 59	54 10	53 57	118 72	110 92	106 27	104 42	103 88
25	42 53	40 06	38 09	36 89	36 41	62 98	59 23	56 50	54 99	54 46	118 26	110 17	105 37	103 50	102 96
26	43 57	41 00	39 01	37 78	37 33	64 04	60 23	57 44	55 93	55 38	117 79	109 44	104 50	102 58	101 98
27	44 64	42 00	39 96	38 74	38 24	65 17	61 26	58 42	56 89	56 34	117 43	108 79	103 68	101 74	101 14
28	45 80	43 04	40 97	39 73	39 22	66 36	62 32	59 47	57 88	57 33	117 06	108 13	102 88	100 90	100 28
29	47 01	44 16	42 05	40 77	40 25	67 60	63 45	60 52	58 91	58 36	116 76	107 56	102 14	100 12	99 50
30	48 27	45 32	43 14	41 84	41 31	68 94	64 64	61 62	60 00	59 43	116 57	107 07	101 45	99 39	98 76
31	49 65	46 57	44 32	42 98	42 45	70 29	65 85	62 78	61 12	60 55	116 38	106 59	100 78	98 67	98 04
32	51 09	47 88	45 55	44 20	43 65	71 72	67 13	63 96	62 28	61 71	116 28	106 22	100 22	98 06	97 42
33	52 61	49 28	46 85	45 46	44 91	73 24	68 49	65 23	63 52	62 92	116 28	105 94	99 75	97 51	96 81
34	54 27	50 74	48 24	46 82	46 25	74 85	69 91	66 55	64 77	64 17	116 33	105 70	99 31	97 01	96 36
35	55 99	52 29	49 68	48 21	47 64	76 56	71 40	67 92	66 11	65 49	116 54	105 62	99 02	96 67	96 00
36	57 86	53 97	51 21	49 69	49 12	78 31	72 93	69 33	67 48	66 86	116 84	105 63	98 84	96 41	95 72
37	59 87	55 72	52 89	51 28	50 70	80 17	74 58	70 83	68 94	68 29	117 23	105 74	98 73	96 21	95 51
38	61 97	57 58	54 60	52 97	52 34	82 18	76 32	72 43	70 44	69 79	117 77	105 98	98 76	96 17	95 45
39	64 23	59 60	56 43	54 73	54 10	84 30	78 15	74 10	72 03	71 36	118 41	106 36	98 92	96 23	95 49
40	66 82	61 70	58 36	56 58	55 94	86 57	80 09	75 84	73 70	73 01	119 20	106 89	99 21	96 43	95 69
41	69 16	63 96	60 43	58 56	57 91	88 90	82 13	77 67	75 46	74 74	120 13	107 53	99 61	96 73	95 94
42	71 92	66 37	62 63	60 66	59 99	91 43	84 30	79 62	77 31	76 57	121 27	108 43	100 24	97 24	96 46
43	74 85	68 97	64 98	62 89	62 20	94 12	86 63	81 68	79 26	78 49	122 57	109 44	101 02	97 90	97 04
44	78 04	71 75	67 50	65 30	64 55	97 02	89 12	83 89	81 35	80 53	124 03	110 67	101 96	98 70	97 81
45	81 42	74 70	70 16	67 88	67 04	100 11	91 78	86 23	83 55	82 68	125 76	112 08	103 08	99 67	98 75
46	85 04	77 86	73 02	70 54	69 70	103 32	94 56	88 71	85 85	84 96	127 70	113 73	104 42	100 84	99 86
47	88 95	81 30	76 06	73 49	72 54	106 80	97 58	91 34	88 32	87 38	129 90	115 62	105 99	102 23	101 19
48	93 11	84 95	79 33	76 48	75 54	110 54	100 80	94 18	90 96	89 95	132 39	117 76	107 82	103 83	102 73
49	97 60	88 91	82 84	79 74	78 76	114 54	104 27	97 19	93 73	92 68	135 16	120 16	109 87	105 64	104 47
50	102 40	93 11	86 59	83 25	82 17	118 84	107 99	100 43	96 74	95 59	138 23	122 87	112 16	107 68	106 49
51	107 53	97 59	90 56	86 96	85 81	123 33	111 90	103 84	99 90	98 68	141 62	125 85	114 72	109 94	108 60
52	113 03	102 42	94 81	90 90	89 68	128 20	116 15	107 53	103 29	101 99	145 40	129 20	117 58	112 50	111 06
53	118 90	107 65	99 39	95 14	93 82	133 42	120 73	111 51	106 93	105 51	149 57	132 89	120 75	115 23	113 77
54	125 21	113 23	104 30	99 67	98 23	139 08	125 66	115 80	110 83	109 29	154 17	136 97	124 27	118 45	116 76
55	131 99	119 20	109 55	104 54	102 98	145 13	130 99	120 39	114 99	113 33	159 22	141 46	128 12	121 88	120 09
56	139 23	125 55	115 14	109 69	107 94	151 47	136 59	125 27	119 46	117 66	...	...	...	...	...
57	147 01	132 42	121 17	115 21	113 29	158 38	142 68	130 56	124 25	122 31	...	...	...	...	...
58	155 33	139 83	127 64	121 11	119 02	165 86	149 33	136 32	129 46	127 32	...	...	...	...	...
59	164 25	147 74	134 56	127 43	125 13	173 94	156 49	142 50	135 04	132 69	...	...	...	...	...
60	173 83	156 31	142 05	134 20	131 68	182 70	164 26	149 24	141 08	138 49	...	...	...	...	...

Largest Amount of Insurance it will write on a Single Life, [illegible]. Premiums for Each $1,000 Insurance (Participating).

Adopted Jan. 1, [illegible]

ENDOWMENT
[illegible] Annual Premiums

TERM.
Convertible.

[illegible]

For policies containing Disability Benefits additional charge is made of [illegible] to $1.11 according to age of insured and form of policy.

For policies containing Disability Annuity Agreement additional charge is made of [illegible] to [illegible] per $1,000 according to age of insured and form of policy.

For semi-annual rates, add 3 per cent and divide by 2.

For quarterly rates, add 4 per cent and divide by 4.

(Limit $25,000)

Extra Annual Premiums per $1,000 of Insurance in Event of Total and Permanent Disability of Insured Before Attaining Age of 60.
American 3 per cent

Premium Rates (Participating) for *$25.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3% Reserve, Commuted Value, $4,519.00.

Age of Insured.	LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
21	$97 03	$91 62	$87 09	$84 27	$83 15	147 25	138 88	132 49	128 96	$127 66
22	99 08	93 55	88 96	86 14	84 96	149 58	140 95	134 53	130 95	129 65
23	101 26	95 55	90 90	88 08	86 90	151 91	143 14	136 67	133 03	131 73
24	103 54	97 66	93 01	90 07	88 89	154 43	145 43	138 84	135 20	133 90
25	106 01	99 95	95 13	92 19	91 01	156 99	147 82	141 11	137 41	136 11
26	108 59	102 29	97 41	94 41	93 23	159 66	150 30	143 48	139 78	138 42
27	111 29	104 82	99 82	96 82	95 58	162 46	152 87	145 93	142 17	140 81
28	114 14	107 38	102 32	99 26	98 02	165 42	155 54	148 54	144 66	143 30
29	117 18	110 18	105 00	101 89	100 59	168 52	158 34	151 17	147 23	145 87
30	120 32	113 09	107 73	104 56	103 26	171 84	161 31	153 90	149 95	148 54
31	123 76	116 23	110 70	107 41	106 11	175 22	164 34	156 81	152 75	151 34
32	127 33	119 45	113 74	110 45	109 09	178 76	167 53	159 76	155 64	154 23
33	131 13	122 96	117 02	113 61	112 25	182 56	170 91	162 91	158 73	157 26
34	135 25	126 60	120 48	117 01	115 60	186 56	174 44	166 21	161 85	160 38
35	139 55	130 49	124 08	120 49	119 08	190 80	178 15	169 62	165 21	163 68
36	144 19	134 66	127 90	124 14	122 78	195 17	181 99	173 17	168 64	167 11
37	149 18	139 01	132 07	128 12	126 71	199 80	186 09	176 92	172 27	170 68
38	154 42	143 66	136 36	132 36	130 83	204 79	190 43	180 90	176 02	174 43
39	160 04	148 68	140 92	136 74	135 21	210 07	195 01	185 07	180 01	178 36
40	166 00	153 94	145 76	141 41	139 82	215 72	199 84	189 42	184 19	182 48
41	172 33	159 57	150 92	146 33	144 74	221 53	204 94	194 00	188 59	186 82
42	179 18	165 59	156 41	151 59	149 94	227 79	210 32	198 85	193 21	191 38
43	186 45	172 04	162 28	157 16	155 45	234 47	216 11	204 00	198 05	196 17
44	194 39	178 98	168 57	163 16	161 33	241 69	222 34	209 52	203 28	201 28
45	202 80	186 33	175 21	169 50	167 56	249 36	228 95	215 36	208 77	206 65
46	211 80	194 21	182 33	176 27	174 21	257 35	235 88	221 53	214 53	212 35
47	221 54	202 77	189 95	183 42	181 30	265 99	243 40	228 11	220 70	218 40
48	231 86	211 86	198 10	191 10	188 80	275 29	251 41	235 18	227 29	224 82
49	243 03	221 73	206 85	199 26	196 85	285 23	260 05	242 70	234 23	231 64
50	254 98	232 22	216 22	208 04	205 39	295 92	269 33	250 80	241 75	238 92
51	267 71	243 35	226 12	217 30	214 47	307 06	279 06	259 30	249 65	246 65
52	281 38	255 38	236 73	227 14	224 14	319 16	289 63	268 51	258 10	254 92
53	295 96	268 37	248 14	237 75	234 49	332 14	301 03	278 44	267 20	263 73
54	311 64	282 29	260 40	249 05	245 52	346 17	313 29	289 11	276 94	273 17
55	328 51	297 16	273 51	261 21	257 27	361 19	326 55	300 55	287 31	283 25
56	346 49	312 96	287 43	274 08	269 78	376 99	340 51	312 75	298 51	294 10
57	365 81	330 65	302 46	287 87	283 16	394 12	355 66	325 95	310 48	305 71
58	386 49	348 49	318 61	302 61	297 49	412 70	372 17	340 29	323 47	318 23
59	408 65	368 17	335 88	318 41	312 76	432 77	390 01	355 71	337 42	331 65
60	432 42	389 48	354 53	335 90	329 12	454 52	409 34	372 52	352 52	346 16

*This Company does not publish rates for $10.00 Monthly Income policy.

Largest Amount of Insurance it will write on a Single Life, $50,000. Nonparticipating Premiums for each $1,000 Insurance * increasing annually as per table in policy. Adopted Jan. 1, 1908.

GUARANTEED ANNUAL ADDITION POLICY.

Age at Issue.	LIFE.				Endowment—Continuous Annual Premiums.			
	Continuous Annual Premiums.	10 Annual Premiums	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	10 Year Term.
21	$20 10	$ 46 19	$34 54	$29 51	$106 19	$67 90	$49 49	$ 9 78
22	20 52	46 88	35 09	29 98	106 27	67 98	49 58	9 85
23	20 94	47 67	35 68	30 46	106 36	68 07	49 67	9 94
24	21 38	48 47	36 28	30 96	106 45	68 16	49 77	10 03
25	21 85	49 32	36 90	31 49	106 55	68 25	49 88	10 13
26	22 35	50 18	37 54	32 03	106 64	68 35	49 98	10 23
27	22 87	51 07	38 22	32 59	106 75	68 44	50 09	10 34
28	23 42	51 99	38 89	33 16	106 86	68 55	50 21	10 47
29	23 99	52 97	39 63	33 78	106 98	68 68	50 34	10 59
30	24 60	53 95	40 37	34 40	107 10	68 80	50 49	10 74
31	25 24	54 99	41 14	35 06	107 23	68 94	50 64	10 90
32	25 92	56 07	41 96	35 75	107 38	69 09	50 82	11 08
33	26 63	57 18	42 79	36 46	107 53	69 25	51 00	11 26
34	27 39	58 33	43 67	37 21	107 69	69 43	51 21	11 48
35	28 19	59 53	44 57	37 99	107 87	69 61	51 44	11 70
36	29 03	60 77	45 50	38 80	108 05	69 81	51 69	11 97
37	29 93	62 07	46 50	39 66	108 26	70 04	51 96	12 25
38	30 88	63 39	47 52	40 55	108 47	70 28	52 26	12 58
39	31 88	64 78	48 59	41 49	108 71	70 56	52 60	12 93
40	32 95	66 22	49 70	42 48	108 96	70 87	52 98	13 34
41	34 08	67 70	50 85	43 50	109 24	71 18	53 40	13 79
42	35 29	69 25	52 07	44 59	109 54	71 55	53 87	14 32
43	36 58	70 87	53 35	45 74	109 87	71 97	54 39	14 90
44	37 94	72 55	54 69	46 95	110 24	72 43	54 98	15 57
45	39 39	74 28	56 09	48 24	110 66	72 96	55 62	16 32
46	40 99	76 12	57 55	49 59	111 13	73 51	56 34	17 17
47	42 59	78 00	59 10	51 04	111 66	74 17	57 15	18 13
48	44 35	79 98	60 73	52 56	112 21	74 88	58 05	19 19
49	46 24	82 02	62 43	54 18	112 84	75 66	59 03	20 39
50	48 24	84 14	64 23	55 90	113 54	76 52	60 14	21 71
51	50 37	86 37	66 12	57 74	114 31	77 49	61 35	23 19
52	52 64	88 68	68 12	59 69	115 15	78 56	62 70	24 33
53	55 08	91 08	70 20	61 76	116 08	79 74	64 18	26 63
54	57 67	93 58	72 43	63 99	117 10	81 03	65 81	28 63
55	60 43	96 20	74 79	66 38	118 25	82 48	67 64	30 84
56	63 39	98 93	77 28	68 93	119 50	84 09	70 96	33 28
57	66 54	101 79	79 94	71 66	120 88	85 86	73 24	35 95
58	69 93	104 80	82 78	74 61	122 41	87 82	75 76	39 00
59	73 54	107 94	85 80	77 78	124 09	89 98	78 58	42 15
60	77 40	111 27	89 03	81 18	125 94	92 37	81 55	45 71

For semi-annual rates add 4% and divide by 2; for quarterly rates add 6% and divide by 4.

*ILLUSTRATION: On a policy issued at age 35 the amount of insurance is increased from $1,013 the second year to $1,246 the 20th year and thereafter.

For policies with disability benefit rider addition of 15c to $1.50 per $1,000 is made according to age of insured and form of policy.

(Limit $50,000)

Premium Rates, Including Total Disability (Nonparticipating) for $1,000.

American 3½% Adopted January 1, 1914

Age.	LIFE.				ENDOWMENT.		
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.
21	$20 35	$46 34	$34 69	$29 71	$106 39	$68 10	$49 69
22	20 77	47 03	35 24	30 18	106 47	68 18	49 78
23	21 19	47 82	35 83	30 66	106 56	68 27	49 87
24	21 63	48 62	36 43	31 16	106 65	68 36	49 97
25	22 10	49 47	37 05	31 69	106 75	68 45	50 08
26	22 60	50 33	37 69	32 23	106 84	68 55	50 18
27	23 12	51 22	38 37	32 79	106 95	68 64	50 29
28	23 72	52 14	39 09	33 36	107 06	68 80	50 46
29	24 29	53 12	39 83	33 98	107 23	68 93	50 59
30	24 90	54 10	40 57	34 60	107 35	69 05	50 74
31	25 54	55 14	41 34	35 26	107 48	69 19	50 89
32	26 22	56 22	42 16	35 95	107 63	69 34	51 07
33	26 98	57 33	42 99	36 66	107 78	69 50	51 30
34	27 74	58 53	43 87	37 46	107 94	69 68	51 51
35	28 54	59 73	44 77	38 24	108 12	69 91	51 74
36	29 38	60 97	45 70	39 05	108 30	70 11	51 99
37	30 28	62 27	46 75	39 91	108 51	70 34	52 26
38	31 28	63 59	47 77	40 80	108 77	70 58	52 56
39	32 28	64 98	48 84	41 79	109 01	70 86	52 95
40	33 35	66 42	49 95	42 78	109 26	71 17	53 33
41	34 48	67 90	51 10	43 80	109 54	71 53	53 80
42	35 74	69 45	52 37	44 94	109 84	71 90	54 27
43	37 08	71 12	53 65	46 14	110 22	72 32	54 79
44	38 49	72 80	55 04	47 40	110 59	72 83	55 43
45	39 99	74 53	56 49	48 74	111 06	73 41	56 12
46	41 64	76 37	58 00	50 14	111 58	74 02	56 89
47	43 34	78 30	59 60	51 64	112 16	74 72	57 75
48	45 20	80 33	61 28	53 26	112 76	75 53	58 75
49	47 14	82 42	63 08	54 98	113 44	76 36	59 83
50	49 24	84 64	64 98	56 80	114 24	77 32	61 04
51	51 47	86 97	66 97	58 74	115 11	78 44	62 35
52	53 84	89 43	69 12	60 79	116 10	79 61	63 80
53	56 38	91 98	71 30	62 96	117 18	80 94	65 38
54	59 07	94 63	73 68	65 34	118 40	82 38	67 16
55	61 93	97 45	76 14	67 88	119 75	83 98	69 14

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.
See latter part of book for Term Rates.

Premium Rates (Nonparticipating) for $10.00 Monthly Income for 20 Years. American 3½% Reserve.

Commuted Value, $1,765.00. Adopted January 1, 1916.

Age	SURVIVORSHIP INVESTMENT PLAN				PREMIUM REDUCTION PLAN			
	Ordinary Life		20-Payment Life		Ordinary Life		20-Payment Life	
	Annual Premium	Cont. to S. I. Fund	Annual Premium	Cont. to S. I. Fund	Annual Premium		Annual Prem.	
					First Year	Re-newal	First Year	Re-newal
21	$35 48	$ 7 80	$52 09	$ 9 37	$35 48	$27 68	$52 09	$42 72
22	36 22	7 96	52 91	9 53	36 22	28 26	52 91	43 28
23	36 96	8 14	53 76	9 67	36 96	28 82	53 76	44 09
24	37 74	8 30	54 64	9 83	37 74	29 44	54 64	44 81
25	38 57	8 49	55 58	10 01	38 57	30 08	55 58	45 57
26	39 45	8 68	56 53	10 18	39 45	30 77	56 53	46 35
27	40 37	8 88	57 52	10 36	40 37	31 49	57 52	47 16
28	41 34	9 09	58 53	10 54	41 34	32 25	58 53	47 99
29	42 34	9 32	59 62	10 73	42 34	33 02	59 62	48 89
30	43 42	9 55	60 72	10 92	43 42	33 87	60 72	49 80
31	44 55	9 35	61 88	10 52	44 55	35 20	61 88	51 36
32	45 75	9 60	63 10	10 73	45 75	36 15	63 10	52 37
33	47 00	9 87	64 35	10 94	47 00	37 13	64 35	53 41
34	48 34	10 15	65 58	11 17	48 34	38 19	65 58	54 41
35	49 76	10 45	67 05	11 40	49 76	39 31	67 05	55 65
36	51 24	10 25	68 48	11 65	51 24	40 99	68 48	56 83
37	52 83	10 57	70 00	11 90	52 83	42 26	70 00	58 10
38	54 50	10 91	71 57	12 16	54 50	43 59	71 57	59 41
39	56 27	11 26	73 23	12 44	56 27	45 01	73 23	60 79
40	58 16	11 63	74 98	12 74	58 16	46 53	74 98	62 24
41	60 15	10 82	76 78	12 28	60 15	49 33	76 78	64 50
42	62 29	11 21	78 70	12 60	62 29	51 08	78 70	66 10
43	64 56	11 61	80 73	12 92	64 56	52 95	80 73	67 81
44	66 96	12 05	82 87	13 26	66 96	54 91	82 87	69 61
45	69 52	12 51	85 14	13 63	69 52	57 01	85 14	71 51
46	72 35	12 30	87 53	14 00	72 35	60 05	87 53	73 53
47	75 17	12 78	90 09	14 42	75 17	62 39	90 09	75 67
48	78 28	13 31	92 77	14 84	78 28	64 97	92 77	77 93
49	81 61	13 87	95 63	15 30	81 61	67 74	95 63	80 33
50	85 14	14 47	98 66	15 78	85 14	70 67	98 66	82 88
51	88 90	14 23	101 91	15 28	88 90	74 67	101 91	86 63
52	92 91	14 86	105 35	15 80	92 91	78 05	105 35	89 55
53	97 22	15 55	109 01	16 34	97 22	81 67	109 01	92 67
54	101 79	16 29	112 94	16 94	101 79	85 50	112 94	96 00
55	106 66	17 07	117 16	17 58	106 66	89 59	117 16	99 58
56	111 88	17 90	.....	.....	111 88	93 98	.....	.....
57	117 44	18 80	.....	.....	117 44	98 64	.....	.....
58	123 43	19 75	.....	.....	123 43	103 68	.....	.....
59	129 80	20 77	.....	.....	129 80	109 03	.....	.....
60	136 61	21 85	.....	.....	136 61	114 76	.....	.....

Largest Amount of Insurance it will write on a Single Life, $50,000.

Premiums for Each $1,000 Insurance (Nonparticipating).

Adopted 1909.

Age at Issue.	Guaranteed Premium Reduction Policies Including Disability Benefits. LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	FLAT RATES. Ordinary Life.	20 Premiums Life.	20 Year Endowment.	CONVERTIBLE TERM. 5 Year.	10 Year.	20 Year.
20	$19 21	$47 85	$35 46	$29 39	$105 76	$68 31	$49 97	$14 87	$22 86	$42 09	$10 55	$11 35	$13 14
21	19 62	48 56	36 00	29 84	105 84	68 40	50 07	15 20	23 23	42 12	10 61	11 43	13 26
22	20 06	49 30	36 55	30 31	105 92	68 50	50 17	15 56	23 63	42 21	10 68	11 51	13 41
23	20 51	50 06	37 13	30 80	106 02	68 60	50 28	15 93	24 05	42 32	10 74	11 60	13 56
24	20 99	50 85	37 73	31 31	106 11	68 70	50 40	16 31	24 48	42 43	10 81	11 69	13 72
25	21 49	51 67	38 35	31 83	106 22	68 82	50 53	16 72	24 92	42 53	10 90	11 80	13 90
26	22 01	52 51	38 98	32 37	106 33	68 94	50 66	17 15	25 39	42 65	10 99	11 90	14 10
27	22 56	53 38	39 65	32 94	106 44	69 07	50 81	17 59	25 87	42 79	11 08	12 02	14 31
28	23 14	54 28	40 33	33 52	106 56	69 21	50 97	18 07	26 37	42 93	11 18	12 16	14 55
29	23 74	55 21	41 05	34 13	106 70	69 35	51 13	18 57	26 90	43 08	11 29	12 29	14 82
30	24 38	56 18	41 78	34 76	106 84	69 51	51 31	19 08	27 42	43 20	11 40	12 45	15 10
31	25 05	57 18	42 55	35 42	106 98	69 68	51 51	19 65	28 01	43 34	11 53	12 62	15 23
32	25 75	58 21	43 34	36 11	107 15	69 86	51 72	20 23	28 60	43 48	11 66	12 81	15 81
33	26 50	59 28	44 16	36 82	107 32	70 06	51 95	20 85	29 22	43 63	11 81	13 01	16 21
34	27 28	60 38	45 02	37 56	107 50	70 27	52 20	21 51	29 87	43 81	11 98	13 24	16 68
35	28 11	61 53	45 91	38 34	107 70	70 50	52 47	22 20	30 54	43 99	12 16	13 48	17 20
36	28 98	62 71	46 83	39 15	107 91	70 75	52 78	22 92	31 24	44 20	12 36	13 76	17 77
37	29 90	63 94	47 79	40 00	108 14	71 02	53 10	23 70	31 99	44 44	12 59	14 06	18 42
38	30 88	65 21	48 79	40 89	108 39	71 32	53 47	24 52	32 76	44 68	12 83	14 41	19 15
39	31 91	66 53	49 83	41 81	108 66	71 64	53 87	25 38	33 57	44 97	13 09	14 79	19 95
40	33 01	67 90	50 92	42 79	108 96	72 00	54 31	26 31	34 42	45 35	13 39	15 23	20 85
41	34 15	69 32	52 05	43 82	109 28	72 40	54 80	27 28	35 32	45 77	13 71	15 71	21 84
42	35 39	70 79	53 24	44 90	109 63	72 83	55 33	28 33	36 27	46 24	14 09	16 27	22 95
43	36 70	72 32	54 49	46 04	110 03	73 32	55 93	29 44	37 27	46 71	14 50	16 89	24 18
44	38 08	73 91	55 79	47 25	110 46	73 85	56 59	30 62	38 33	47 31	14 98	17 60	25 56
45	39 55	75 57	57 16	48 52	110 94	74 44	57 32	31 87	39 45	47 97	15 53	18 40	27 06
46	41 12	77 30	58 60	49 87	111 47	75 10	58 14	33 21	40 63	48 61	16 15	19 31	28 74
47	42 79	79 10	60 11	51 31	112 06	75 83	59 03	34 64	41 89	49 32	16 85	20 34	30 57
48	44 57	80 98	61 71	52 83	112 72	76 64	60 03	36 16	43 23	50 18	17 66	21 48	32 59
49	46 46	82 95	63 39	54 45	113 44	77 54	61 13	37 79	44 64	50 99	18 58	22 75	34 83
50	48 48	84 99	65 16	56 17	114 24	78 53	62 34	39 52	46 15	52 02	19 60	24 16	37 26
51	50 62	87 12	67 03	58 01	115 13	79 62	63 67	41 36	47 76	53 15			
52	52 91	89 35	69 01	59 97	116 10	80 82	65 15	43 32	49 46	54 39			
53	55 35	91 68	71 10	62 06	117 17	82 15	66 76	45 43	51 28	55 77			
54	57 95	94 11	73 31	64 29	118 35	83 61	68 55	47 66	53 22	57 27			
55	60 72	96 66	75 66	66 69	119 64	85 21	70 51	50 05	55 31	58 93			
56	63 66	99 33	78 16	69 26	121 06	86 99	72 66	52 61	57 54	60 75			
57	66 84	102 13	80 82	72 01	122 63	88 94	75 01	55 33	59 93	62 76			
58	70 22	105 08	83 64	74 98	124 36	91 09	77 61	58 26	62 50	64 97			
59	73 83	108 19	86 69	78 17	126 26	93 46	80 41	61 38	65 27	67 40			
60	77 69	111 47	89 94	81 60	128 35	96 07	83 58	64 71	68 23	70 08			

For semi-annual rates, multiply annual by .52.
For quarterly rates, multiply annual by .265.

Premium Rates (Nonparticipating) for *$50.00 Monthly Income to Beneficiary

During Life, with 240 Payments Certain.

American 3½% Reserve. **Commuted Value, $8,686.00.**

Age of Insured.	LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-YEAR ENDOWMENT. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
20	153 90	144 45	136 50	131 35	129 20	231 50	217 80	207 00	200 90	198 30	496 55	469 40	452 75	445 80	365 60
21	157 20	147 50	139 40	134 25	132 10	235 05	221 10	210 30	204 10	201 80	494 30	466 30	449 15	442 10	365 90
22	160 65	150 80	142 65	137 35	135 20	239 00	224 85	213 95	207 60	205 30	492 60	463 55	446 05	438 85	366 60
23	164 30	154 15	145 95	140 60	138 40	243 10	228 70	217 55	211 20	208 90	491 30	461 20	443 20	435 20	367 60
24	168 10	157 65	149 30	143 95	141 70	247 50	232 75	221 45	215 00	212 70	489 55	458 70	440 10	432 70	368 50
25	172 30	161 50	153 00	147 60	145 30	251 80	236 80	225 40	218 90	216 50	488 30	456 40	437 20	429 75	369 40
26	176 50	165 50	156 80	151 30	149 00	256 60	241 10	229 60	223 00	220 60	487 15	454 15	434 35	426 80	370 50
27	181 00	169 60	160 70	155 10	152 80	261 40	245 60	233 80	227 10	224 70	486 30	452 20	431 80	424 00	371 70
28	185 90	174 15	165 05	159 35	157 00	266 55	250 35	238 35	231 50	229 10	485 60	450 45	429 30	421 40	372 90
29	191 05	178 80	169 45	163 70	161 30	272 00	255 30	243 05	236 20	233 70	484 95	448 75	427 00	418 95	374 20
30	196 40	183 70	174 10	168 20	165 80	277 45	260 30	247 70	240 70	238 20	484 25	446 95	424 50	416 20	375 20
31	202 25	189 05	179 15	173 15	170 70	283 60	265 75	252 90	245 80	243 30	484 00	445 50	422 35	413 80	376 50
32	208 35	194 55	184 35	178 20	175 70	289 90	271 45	258 25	250 90	248 40	483 75	444 15	420 30	411 50	377 70
33	214 95	200 55	189 90	183 60	181 10	296 50	277 45	263 75	256 45	253 80	483 85	443 20	418 45	409 60	379 00
34	222 05	206 95	195 90	189 40	186 90	303 65	283 75	269 70	262 15	259 50	484 30	442 50	418 45	409 35	380 50
35	229 50	213 65	202 15	195 55	192 90	310 90	290 25	275 75	268 05	265 30	485 05	442 20	415 90	406 55	382 10
36	237 25	220 60	208 60	201 75	199 10	318 70	297 20	282 20	274 15	271 40	486 25	442 35	415 25	405 50	383 90
37	245 85	228 20	215 75	208 65	205 90	327 10	304 55	288 95	280 80	277 90	487 90	443 00	415 05	405 55	386 00
38	254 90	236 30	223 20	215 75	213 00	335 85	312 20	296 00	287 50	284 60	489 85	443 90	415 10	404 95	388 10
39	264 55	244 85	231 05	223 40	220 50	345 00	320 30	303 35	294 60	291 60	492 50	445 55	416 95	405 25	390 60
40	274 90	254 05	239 50	231 60	228 60	354 80	328 90	311 25	302 10	299 00	496 15	448 15	417 65	406 60	393 90
41	285 95	263 75	248 40	240 10	237 00	365 25	338 00	319 50	309 90	306 80	500 30	451 50	420 05	408 50	397 60
42	297 95	274 40	258 10	249 35	246 10	376 40	347 85	328 30	318 05	315 10	505 30	455 50	422 95	410 90	401 60
43	310 65	285 60	268 30	259 05	255 70	388 15	358 15	337 50	327 20	323 70	510 45	459 70	426 35	414 00	405 70
44	325 20	298 70	280 10	270 40	266 90	400 90	369 25	347 50	336 60	333 00	517 10	465 50	431 05	418 20	410 90
45	339 95	311 65	291 85	281 45	277 80	414 35	381 00	357 95	346 40	342 70	524 70	472 15	436 75	423 15	416 70
46	355 65	325 50	304 30	293 25	289 40	428 60	393 45	369 10	356 85	352 90	532 35	478 70	442 20	428 05	422 20
47	372 60	340 45	317 65	305 90	301 80	443 95	406 90	380 95	368 00	363 90	541 05	486 35	448 80	433 90	428 40
48	390 70	356 40	332 05	319 35	315 00	460 45	421 35	393 75	379 95	375 60	550 90	495 15	456 40	440 70	435 40
49	410 30	373 70	347 45	333 80	329 20	477 90	436 65	407 25	392 50	387 80	561 70	504 85	464 65	448 10	442 90
50	431 20	392 20	363 90	349 10	344 20	496 65	453 10	421 65	405 95	400 90	574 35	516 25	474 60	457 00	451 80
51	452 60	411 00	380 55	364 60	359 30	516 65	470 80	437 20	420 30	414 90	588 40	529 00	485 80	467 20	461 70
52	476 50	432 10	399 10	381 90	376 20	537 95	489 50	453 60	435 35	429 60	603 90	543 05	498 05	478 25	472 40
53	502 50	455 10	419 45	400 75	394 60	560 85	509 60	471 30	451 60	445 40	621 10	558 55	511 75	490 65	484 40
54	529 90	479 50	441 00	420 70	414 00	585 30	531 30	490 25	469 00	462 30	639 85	575 65	526 80	504 10	497 40
55	559 60	505 95	464 30	442 05	434 80	611 55	554 70	510 65	487 60	480 40	660 80	594 60	543 45	519 10	511 90
56	591 30	534 15	489 15	464 90	457 00	639 85	579 70	532 70	507 70	499 80	683 70	615 40	561 80	535 60	527 70
57	625 20	564 35	515 75	489 15	480 60	670 10	606 75	556 25	529 10	520 60	708 90	638 20	581 95	553 60	545 10
58	661 85	597 20	544 50	515 45	506 10	702 60	635 90	581 65	552 25	542 90	736 75	663 55	604 15	573 65	564 30
59	700 95	632 20	575 20	543 40	533 20	737 75	667 30	609 25	577 20	567 00	767 30	691 25	628 60	595 60	585 40
60	742 95	669 75	608 20	573 40	562 10	775 45	701 05	638 80	604 00	592 70	800 55	721 60	655 20	619 60	608 30

*This Company does not publish rates for $10.00 Monthly Income Policy.

Largest Amount of Insurance it will write on a Single Life, $50,000. Premiums for Each $1,000 Insurance. Adopted September 20, 1912.

Age at Issue.	Participating. Including Disability Benefits. LIFE. Continuous Annual Premiums.	*10 Annual Premiums.	*15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. *10 Years.	*15 Years.	*20 Years.	Nonparticipating. 20 Premiums Life Guaranteed Option.	20 Premiums Life Double Indemnity.	Continuous Annual Premiums. Written in Amounts of $5,000 or over.	TERM. *5 Year. Convertible in 5 Years.	*10 Year. Convertible in 8 Years.
20	$17 21	$44 07	$32 13	$26 20	$99 65	$64 58	$47 49	$29 39	$27 85	$68 10	$10 19	$10 35
21	17 60	44 75	32 65	26 63	99 76	64 68	47 61	29 84	28 28	69 55	10 25	10 43
22	18 01	45 47	33 19	27 09	99 88	64 80	47 72	30 31	28 73	71 10	10 32	10 51
23	18 44	46 20	33 75	27 57	99 99	64 92	47 83	30 80	29 22	72 80	10 39	10 60
24	18 88	46 95	34 32	28 07	100 10	65 04	47 96	31 31	29 73	74 50	10 47	10 69
25	19 35	47 75	34 93	28 59	100 23	65 16	48 10	31 83	30 25	76 25	10 56	10 80
26	19 85	48 58	35 55	29 12	100 38	65 30	48 25	32 37	30 79	78 20	10 65	10 91
27	20 37	49 42	36 20	29 68	100 52	65 44	48 41	32 94	31 36	80 20	10 75	11 03
28	20 91	50 32	36 87	30 25	100 67	65 60	48 57	33 52	31 95	82 25	10 85	11 16
29	21 49	51 23	37 57	30 85	100 85	65 77	48 75	34 13	32 57	84 50	10 97	11 29
30	22 10	52 19	38 30	31 48	101 02	65 95	48 96	34 76	33 20	86 80	11 09	11 45
31	22 74	53 17	39 06	32 14	101 19	66 14	49 15	35 42	33 88	89 30	11 23	11 63
32	23 42	54 21	39 85	32 82	101 40	66 34	49 38	36 11	34 57	91 85	11 37	11 81
33	24 12	55 28	40 68	33 54	101 60	66 56	49 62	36 82	35 30	94 60	11 53	12 01
34	24 89	56 41	41 55	34 29	101 84	66 81	49 90	37 56	36 06	97 45	11 71	12 24
35	25 68	57 57	42 44	35 07	102 10	67 07	50 20	38 34	36 87	100 55	11 91	12 48
36	26 52	58 76	43 37	35 88	102 34	67 33	50 50	39 15	37 70	103 80	12 12	12 76
37	27 43	60 01	44 36	36 80	102 63	67 64	50 86	40 00	38 56	107 15	12 36	13 07
38	28 38	61 33	45 38	37 64	102 93	67 97	51 24	40 89	39 48	110 80	12 61	13 41
39	29 38	62 67	46 44	38 59	103 26	68 31	51 66	41 81	40 44	114 65	12 89	13 79
40	30 45	64 09	47 56	39 59	103 61	68 72	52 14	42 79	41 46	118 70	13 21	14 23
41	31 58	65 54	48 72	40 62	103 99	69 14	52 63	43 82	42 52	123 00	13 56	14 71
42	32 79	67 08	49 94	41 72	104 42	69 62	53 21	44 90	43 65	127 55	13 96	15 27
43	34 07	68 67	51 23	42 88	104 87	70 16	53 84	46 04	44 84	132 45	14 40	15 89
44	35 44	70 33	52 57	44 11	105 38	70 72	54 51	47 25	46 09	137 65	14 91	16 60
45	36 89	72 06	53 98	45 41	105 93	71 36	55 28	48 52	47 42	143 15	15 49	17 40
46	38 42	73 87	55 47	46 78	106 53	72 06	56 10	49 87	48 82	149 05	16 16	18 31
47	40 08	75 76	57 05	48 25	107 20	72 84	57 06	51 31	50 30	155 30	16 91	19 33
48	41 85	77 73	58 70	49 80	107 94	73 70	58 07	52 83	51 88	161 95	17 77	20 47
49	43 74	79 79	60 44	51 44	108 74	74 65	59 21	54 45	53 51	169 10	18 75	21 75
50	45 74	81 93	62 28	53 19	109 61	75 68	60 44	56 17	55 24	176 70	19 84	23 16
51	47 86	84 17	64 21	55 06	110 57	76 81	61 81	58 01	57 07	184 80	21 05	24 73
52	50 14	86 49	66 24	57 04	111 62	78 06	63 30	59 97	59 02	193 35	22 41	26 48
53	52 58	88 96	68 41	59 16	112 79	79 44	64 98	62 02	61 08	202 55	23 92	28 40
54	55 16	91 50	70 70	61 42	114 05	80 95	66 79	64 29	63 25	212 40	25 60	30 53
55	57 93	94 16	73 11	63 84	115 41	82 60	68 77	66 69	65 59	222 85	27 47	32 89
56	60 88	96 96	75 70	66 48	116 93	84 43	.....	69 26	68 08	.....	29 53	35 49
57	64 04	99 88	78 43	69 21	118 57	86 43	.....	72 01	70 75	.....	31 81	38 35
58	67 43	102 98	81 35	73 20	120 40	88 64	.....	75 16	73 62	.....	34 33	41 49
59	71 04	106 22	84 47	75 41	122 38	91 07	.....	78 17	76 71	.....	37 12	44 96
60	74 90	109 65	87 80	78 86	124 56	93 74	.....	81 60	80 04	.....	40 20	48 76

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.
*Adopted July 1, 1913.

Premium Rates (Participating) for $10.00 Monthly Income for 20 Years Certain, with Extra Rates to Continue the Income to Beneficiary through Life.

American 3½% Reserve. Commuted Value, $1,730.00.

Age of Insured.	LIFE. Rates for 20 Years Certain.	LIFE. Extra Rates to Continue Income for Life. Age of Beneficiary. 25	35	45	55	20-PREMIUMS LIFE. Rates for 20 Years Certain.	20-PREMIUMS LIFE. Extra Rates to Continue Income for Life. Age of Beneficiary. 25	35	45	55
20	$30 00	$4 86	$3 02	$1 45	$0 37	$45 67	$6 44	$3 80	$1 68	$0 43
21	30 67	4 94	3 05	1 47	38	46 43	6 49	3 82	1 70	43
22	31 40	5 02	3 08	1 49	40	47 23	6 55	3 85	1 72	44
23	32 16	5 10	3 11	1 51	41	48 08	6 63	3 88	1 75	44
24	32 92	5 19	3 14	1 53	43	48 96	6 75	3 91	1 78	45
25	33 77	5 29	3 17	1 55	44	49 86	6 88	3 94	1 81	46
26	34 63	5 39	3 21	1 57	44	50 79	7 02	3 98	1 83	46
27	35 55	5 52	3 27	1 59	44	51 78	7 18	4 04	1 84	47
28	36 50	5 67	3 35	1 61	44	52 77	7 34	4 12	1 86	47
29	37 51	5 84	3 45	1 64	44	53 82	7 52	4 22	1 88	48
30	38 58	6 04	3 56	1 67	44	54 94	7 68	4 34	1 90	49
31	39 69	6 25	3 66	1 69	46	56 09	7 92	4 45	1 93	50
32	40 88	6 48	3 77	1 72	48	57 28	8 16	4 56	1 96	51
33	42 11	6 73	3 88	1 75	50	58 53	8 41	4 67	1 99	52
34	43 44	7 00	3 99	1 78	52	59 84	8 68	4 78	2 03	54
35	44 82	7 30	4 10	1 81	54	61 21	9 02	4 90	2 07	56
36	46 29	7 62	4 22	1 85	55	62 61	9 33	5 05	2 13	57
37	47 89	7 96	4 40	1 91	56	64 22	9 69	5 23	2 20	59
38	49 53	8 33	4 59	1 99	57	65 67	10 08	5 44	2 28	60
39	51 28	8 73	4 84	2 10	58	67 33	10 50	5 68	2 37	62
40	53 16	9 16	5 09	2 23	59	69 08	10 93	5 94	2 46	64
41	55 12	9 64	5 34	2 35	61	70 86	11 46	6 23	2 56	65
42	57 23	10 18	5 66	2 46	63	72 76	12 02	6 54	2 66	67
43	59 46	10 79	5 98	2 57	65	74 79	12 62	6 87	2 77	69
44	61 85	11 47	6 32	2 68	68	76 92	13 31	7 23	2 90	71
45	64 36	12 23	6 76	2 80	71	79 18	14 05	7 62	3 04	73
46	67 02	13 05	7 14	2 95	75	81 55	14 84	8 04	3 20	76
47	69 91	13 93	7 57	3 13	80	84 11	15 69	8 50	3 38	80
48	72 99	14 87	8 10	3 34	85	86 79	16 61	9 00	3 59	85
49	76 28	15 88	8 71	3 59	91	89 63	17 60	9 54	3 83	92
50	79 75	16 97	9 38	3 88	98	92 69	18 60	10 13	4 09	1 00
51	83 07	18 17	10 11	4 20	1 05	95 93	19 75	10 80	4 28	1 07
52	87 38	19 49	10 91	4 55	1 13	99 35	20 96	11 55	4 61	1 15
53	91 60	20 94	11 77	4 93	1 21	103 02	22 31	12 39	4 97	1 22
54	96 07	22 52	12 71	5 35	1 29	106 93	23 76	13 32	5 37	1 30
55	100 84	24 25	13 78	5 80	1 38	111 08	25 37	14 34	5 92	1 38
56	105 93	26 12	14 89	6 29	1 49	115 62	27 06	15 39	6 40	1 48
57	111 33	28 13	16 14	6 83	1 63	120 29	28 87	16 46	6 92	1 60
58	117 09	30 28	17 55	7 43	1 79	127 07	30 80	17 55	7 49	1 75
59	123 16	32 58	19 13	8 11	1 97	130 72	32 89	18 66	8 11	1 93
60	129 58	35 02	20 77	8 87	2 18	136 43	35 15	20 80	8 77	2 14

Largest Amount of Insurance it will write on a Single Life, $50,000
Premiums for Each $1,000 Insurance (Participating).
Adopted January 1, 1908.

*For policies containing Disability Benefits addition of 20c to $1.05 is made according to age of insured and form of policy.

For semi-annual rates, add 2 per cent and divide by 2.

For quarterly rates, add 5 per cent and divide by 4. Any fraction of a cent in the result is to be taken as nearest cent.

*5-Year Term convertible at any time during its term, 10 and 20-Year Term during first seven years.

(Limit $25,000).

Extra Annual Premiums Ceasing at Age 60 per $1,000 of Insurance for Payment of Policy in 10 Annual Instalments in Event of Total and Permanent Disability of Insured Before Attaining Age of 60, with Waiver of Premiums at All Ages. (Participating).

American 3½ per cent. Adopted October, 1914

Age.	LIFE.				ENDOWMENT.		
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.
20	$0 34	$0 49	$0 38	$0 33	$0 22	$0 21	$0 20
21	36	50	39	34	23	22	21
22	37	51	40	35	23	22	22
23	39	53	41	36	24	23	23
24	41	54	42	37	25	24	24
25	42	55	43	38	26	25	25
26	44	56	44	39	27	26	26
27	46	57	45	40	28	27	28
28	48	58	46	41	29	28	29
29	51	59	48	42	30	29	30
30	53	60	49	44	31	31	32
31	56	62	50	45	32	32	33
32	59	63	51	47	33	34	35
33	62	64	53	48	35	35	37
34	66	66	54	50	36	37	40
35	69	67	56	52	38	40	42
36	74	69	58	54	41	42	45
37	78	71	60	56	43	45	48
38	83	73	62	59	46	48	52
39	89	75	65	62	49	51	56
40	95	77	67	65	52	55	60
41	1 01	80	70	71	56	59	65
42	1 09	82	74	77	60	64	72
43	1 17	85	77	84	64	69	80
44	1 27	88	81	91	70	75	88
45	1 37	92	86	1 00	75	82	96
46	1 50	96	94	1 09	82	90	1 05
47	1 64	1 00	1 06	1 20	89	1 01	1 16
48	1 80	1 06	1 18	1 33	97	1 14	1 27
49	1 99	1 12	1 31	1 48	1 07	1 27	1 41
50	2 21	1 19	1 46	1 67	1 18	1 43	1 56
51	2 48	1 37	1 65	1 90	1 32	1 60	1 75
52	2 81	1 57	1 87	2 18	1 55	1 80	1 97
53	3 23	1 81	2 16	2 55	1 80	2 03	2 25
54	3 78	2 11	2 53	3 03	2 09	2 32	2 61
55	4 51	2 49	3 04	3 69	2 43	2 71	3 11

Premium Rates (Participating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3½% Reserve. **Commuted Value $1,814.00.**

Age of Insured.	LIFE. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20 YEAR ENDOWMENT. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
20	$37 74	$35 38	$33 48	$32 28	$31 78	$55 98	$52 34	$49 64	$48 10	$47 54	124 58	117 30	113 00	111 26	110 70
21	38 52	36 14	34 22	32 98	32 48	56 94	53 20	50 44	48 90	48 34	123 94	116 44	112 02	110 26	109 70
22	39 36	36 90	34 96	33 70	33 20	57 84	54 06	51 26	49 70	49 14	123 22	115 50	110 94	109 14	108 58
23	40 24	37 72	35 74	34 48	33 98	58 82	54 96	52 10	50 58	49 98	122 54	114 56	109 86	108 04	107 48
24	41 20	38 60	36 60	35 34	34 80	59 82	55 90	53 02	51 46	50 86	121 94	113 68	108 86	107 00	106 44
25	42 12	39 46	37 42	36 14	35 60	60 90	56 90	53 96	52 38	51 78	121 36	112 80	107 82	105 94	105 38
26	43 16	40 44	38 34	37 04	36 50	62 00	57 94	54 94	53 34	52 74	120 80	111 96	106 84	104 94	104 34
27	44 28	41 44	39 32	37 98	37 44	63 18	59 02	55 96	54 32	53 72	120 32	111 18	105 88	103 96	103 36
28	45 42	42 50	40 32	38 98	38 42	64 40	60 12	57 00	55 34	54 74	119 86	110 44	104 94	103 00	102 40
29	46 68	43 64	41 38	40 02	39 46	65 70	61 26	58 10	56 42	55 80	119 46	109 76	104 10	102 10	101 50
30	47 98	44 82	42 50	41 10	40 54	67 06	62 46	59 26	57 52	56 90	119 14	109 14	103 30	101 24	100 64
31	49 38	46 04	43 66	42 24	41 68	68 52	63 72	60 46	58 70	58 08	118 88	108 62	102 60	100 48	99 86
32	50 86	47 40	44 94	43 50	42 90	70 02	65 08	61 72	59 90	59 28	118 74	108 14	101 94	99 76	99 14
33	52 44	48 82	46 24	44 78	44 18	71 62	66 48	63 04	61 18	60 54	118 60	107 74	101 32	99 08	98 46
34	54 08	50 30	47 64	46 12	45 52	73 28	68 00	64 40	62 50	61 86	118 58	107 46	100 82	98 52	97 88
35	55 90	51 90	49 12	47 58	46 94	75 10	69 58	65 86	63 94	63 26	118 72	107 28	100 44	98 10	97 02
36	57 82	53 64	50 74	49 10	48 48	77 00	71 22	67 36	65 38	64 70	118 90	107 18	100 12	97 70	97 02
37	59 84	55 42	52 36	50 68	50 04	78 96	72 98	68 94	66 90	66 20	119 24	107 28	100 00	97 48	96 80
38	62 04	57 34	54 16	52 38	51 74	81 04	74 78	70 60	68 48	67 78	119 70	107 44	99 96	97 36	96 66
39	64 36	59 38	56 04	54 22	53 54	83 30	76 72	72 34	70 18	69 44	120 24	107 72	99 98	97 32	96 62
40	66 84	61 58	58 02	56 12	55 42	85 70	78 70	74 22	71 96	71 20	120 96	108 24	100 26	97 50	96 76
41	69 48	63 90	60 16	58 18	57 44	88 20	80 96	76 20	73 82	73 04	121 84	108 86	100 62	97 78	97 02
42	72 34	66 42	62 40	60 34	59 58	90 90	83 28	78 28	75 80	74 98	122 92	109 70	101 20	98 24	97 46
43	75 40	69 08	64 82	62 64	61 86	93 76	85 76	80 46	77 86	77 02	124 14	110 64	101 92	98 82	98 00
44	78 70	71 98	67 42	65 10	64 28	96 84	88 40	82 80	80 06	79 20	125 60	111 86	102 90	99 62	98 78
45	82 22	75 06	70 20	67 72	66 86	100 10	91 22	85 28	82 40	81 48	127 24	113 24	104 04	100 62	99 72
46	85 96	78 34	73 14	70 48	69 58	103 58	94 20	87 90	84 88	83 90	129 12	114 88	105 38	101 80	100 88
47	90 06	81 90	76 32	73 48	72 52	107 30	97 42	90 74	87 52	86 48	131 26	116 76	106 96	103 22	102 24
48	94 40	85 68	79 68	76 62	75 62	111 30	100 86	93 76	90 30	89 22	133 66	118 82	108 76	104 78	103 74
49	99 08	89 76	83 30	80 02	78 94	115 54	104 54	96 96	93 26	92 12	136 42	121 26	110 88	106 68	105 56
50	104 12	94 18	87 22	83 68	82 52	120 06	108 46	100 38	96 42	95 20	139 46	123 98	113 20	108 78	107 58
51	109 50	98 92	91 36	87 56	86 30	124 90	112 72	104 06	99 82	98 50	142 86	127 04	115 86	111 18	109 86
52	115 24	103 96	95 78	91 64	90 30	130 12	117 26	108 00	103 40	102 00	146 50	130 36	118 74	113 76	112 34
53	121 36	109 36	100 54	96 04	94 58	135 68	122 10	112 18	107 26	105 74	150 70	134 16	122 02	116 70	115 16
54	128 00	115 18	105 66	100 78	99 18	141 62	127 32	116 72	111 40	109 74	155 28	138 24	125 62	119 94	118 26
55	135 12	121 44	111 14	105 76	104 06	148 00	132 88	121 56	115 80	114 00	160 36	142 78	129 58	123 50	121 68
56	142 72	128 14	117 00	111 16	109 28	154 88	138 92	126 82	120 54	118 62	.....	.....	.....	.....	.....
57	150 88	135 34	123 30	116 90	114 86	162 24	145 42	132 44	125 66	123 54	.....	.....	.....	.....	.....
58	159 64	143 10	130 04	123 06	120 82	170 16	152 38	138 48	131 10	128 80	.....	.....	.....	.....	.....
59	169 02	151 40	137 30	129 66	127 20	178 66	159 98	145 04	137 00	134 48	.....	.....	.....	.....	.....
60	179 08	160 36	145 10	136 74	134 02	187 86	168 14	152 08	143 34	140 58	.....	.....	.....	.....	.....
61	189 84	169 94	153 50	144 28	141 32	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	201 42	180 28	162 50	152 40	149 12	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	213 84	191 40	172 16	161 12	157 48	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	227 20	203 34	182 58	170 46	166 44	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	241 54	216 20	193 78	180 50	176 04	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, $25,000.
Premiums for Each $1,000 Insurance (Participating).
Adopted Jan. 1, 1910.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.
20	$19 21	$47 33	$35 05	$29 39	$313 47	$101 05	$65 87	$49 97
21	19 62	48 01	35 58	29 84	318 34	101 29	66 04	50 07
22	20 06	48 71	36 11	30 31	323 40	101 53	66 22	50 17
23	20 51	49 43	36 69	30 80	328 60	101 77	66 41	50 28
24	20 99	50 21	37 28	31 31	334 01	102 05	66 58	50 40
25	21 49	51 01	37 89	31 83	339 60	102 31	66 78	50 53
26	22 01	51 84	38 50	32 37	345 40	102 55	66 98	50 66
27	22 56	52 68	39 16	32 94	351 41	102 84	67 20	50 81
28	23 14	53 54	39 82	33 52	357 63	103 15	67 40	50 97
29	23 74	54 44	40 55	34 13	384 10	103 41	67 63	51 13
30	24 38	55 40	41 27	34 76	370 70	103 73	67 87	51 31
31	25 05	56 36	42 04	35 42	377 60	104 01	68 18	51 51
32	25 75	57 39	42 84	36 11	384 73	104 33	68 46	51 72
33	26 50	58 44	43 65	36 82	392 10	104 64	68 80	51 95
34	27 28	59 53	44 51	37 56	399 71	104 97	69 11	52 20
35	28 11	60 65	45 38	38 34	407 60	105 29	69 47	52 47
36	28 98	61 82	46 30	39 15	415 95	105 65	69 82	52 78
37	29 90	63 06	47 29	40 00	424 16	106 03	70 19	53 10
38	30 88	64 32	48 28	40 89	432 84	106 39	70 60	53 47
39	31 91	65 63	49 32	41 81	441 79	106 82	71 03	53 87
40	33 01	67 00	50 41	42 79	451 03	107 21	71 49	54 31
41	34 16	68 41	51 56	43 82	460 60	107 84	71 96	54 80
42	35 39	69 92	52 75	44 90	470 38	108 51	72 49	55 33
43	36 70	71 47	54 00	46 04	480 49	109 17	73 06	55 93
44	38 08	73 10	55 31	47 25	490 90	109 90	73 66	56 59
45	39 55	74 79	56 68	48 52	501 60	110 65	74 33	57 32
46	41 12	76 53	58 12	49 87	512 60	111 45	75 06	58 14
47	42 79	78 37	59 65	51 31	523 88	112 32	75 87	59 03
48	44 57	80 26	61 23	52 83	535 44	113 25	76 75	60 03
49	46 46	82 24	62 90	54 45	547 27	114 21	77 68	61 13
50	48 48	84 29	64 68	56 17	559 34	115 27	78 68	62 34
51	50 62	86 45	66 53	58 01	571 64	116 38	79 83	63 67
52	52 91	88 71	68 49	59 97	584 14	117 59	81 16	65 15
53	55 35	91 00	70 56	62 06	596 84	118 89	82 56	66 76
54	57 95	93 42	72 75	64 29	609 73	120 27	84 11	68 55
55	60 72	95 95	75 06	66 69	622 75	121 76	85 79	70 51
56	63 68	98 60	77 54	69 26	635 93	123 39	87 62	72 66
57	66 84	101 38	80 15	72 01	649 24	125 14	89 65	75 02
58	70 22	104 30	82 95	74 98	662 63	127 08	91 87	77 61
59	73 83	107 35	85 92	78 16	676 10	129 16	94 30	80 45
60	77 69	110 55	89 10	81 60	689 61	131 44	96 99	83 55

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $25,000.
Premiums for Each $1,000 Insurance (Nonparticipating).
Adopted Jan. 1, 1910.

Age at Issue.	LIFE.				ENDOWMENT, Continuous Annual Premiums.			Convertible Term.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	5 Years.	10 Years.	15 Years.	20 Years.
20	$14 46	$37 74	$27 73	$22 85	$92 41	$58 47	$41 94	$ 9 55	$ 9 70	$ 9 89	$10 11
21	14 79	38 35	28 18	23 21	92 47	58 54	41 98	9 61	9 78	9 98	10 22
22	15 14	38 97	28 63	23 60	92 54	58 60	42 07	9 68	9 85	10 07	10 34
23	15 50	39 61	29 14	24 01	92 60	58 67	42 14	9 74	9 94	10 17	10 47
24	15 87	40 30	29 64	24 43	92 69	58 74	42 23	9 81	10 03	10 28	10 60
25	16 27	41 11	30 17	24 86	92 78	58 82	42 29	9 90	10 13	10 40	10 75
26	16 69	41 75	30 69	25 32	92 84	58 90	42 41	9 99	10 23	10 53	10 82
27	17 12	42 49	31 26	25 80	92 95	59 01	42 53	10 08	10 34	10 67	11 09
28	17 58	43 26	31 83	26 28	93 07	59 09	42 61	10 18	10 47	10 83	11 29
29	18 06	44 06	32 44	26 80	93 16	59 21	42 72	10 29	10 59	10 99	11 52
30	18 57	44 91	33 06	27 32	93 29	59 32	42 84	10 40	10 74	11 18	11 75
31	19 11	45 77	33 72	27 88	93 39	59 46	43 00	10 53	10 90	11 38	12 03
32	19 68	46 68	34 42	28 46	93 52	59 57	43 16	10 66	11 08	11 60	12 34
33	20 28	47 62	35 11	29 05	93 65	59 72	43 31	10 81	11 37	11 85	12 68
34	20 92	48 58	35 84	29 68	93 79	59 86	43 48	10 98	11 48	12 13	13 07
35	21 59	49 59	36 59	30 33	93 92	60 04	43 69	11 16	11 70	12 44	13 50
36	22 29	50 62	37 38	31 02	94 09	60 21	43 89	11 36	11 97	12 80	13 98
37	23 05	51 72	38 23	31 74	94 28	60 40	44 15	11 59	12 25	13 19	14 52
38	23 85	52 83	39 08	32 49	94 46	60 62	44 42	11 83	12 58	13 64	15 13
39	24 69	54 00	39 97	33 27	94 69	60 86	44 70	12 09	12 93	14 14	15 79
40	25 59	55 22	40 91	34 09	94 89	61 13	45 02	12 39	13 34	14 70	16 54
41	26 53	56 45	41 90	34 97	95 14	61 40	45 39	12 71	13 79	15 33	.....
42	27 55	57 76	42 91	35 87	95 42	61 73	45 79	13 09	14 32	16 04	.....
43	28 63	59 11	43 98	36 84	95 70	62 10	46 27	13 50	14 90	16 88	.....
44	29 77	60 53	44 99	37 86	96 03	62 48	46 78	13 98	15 57	17 72	.....
45	30 99	62 00	46 27	38 94	96 39	62 94	47 34	14 53	16 32	18 74	.....
46	32 29	63 51	47 40	40 07	96 79	63 44	47 98	15 15	17 17	.....	.....
47	33 68	65 12	48 81	41 29	97 24	64 02	48 69	15 85	18 13	.....	.....
48	35 16	66 76	50 17	42 58	97 75	64 58	49 48	16 66	19 19	.....	.....
49	36 74	68 48	51 60	43 93	98 29	65 32	50 33	17 58	20 39	.....	.....
50	38 42	70 27	53 12	44 38	98 91	66 08	51 29	18 60	21 71	.....	.....
51	40 20	72 15	54 69	46 92	99 57	66 88	52 36	19 74	.....	.....	.....
52	42 11	74 11	56 37	48 56	100 32	67 86	53 53	21 01	.....	.....	.....
53	44 16	76 09	58 14	50 31	101 14	68 89	54 84	22 43	.....	.....	.....
54	46 33	78 19	60 01	52 17	102 03	70 03	56 26	24 00	.....	.....	.....
55	48 65	80 39	61 98	54 18	103 01	71 30	57 86	25 75	.....	.....	.....
56	51 13	82 68	64 09	56 32	104 11	72 69	59 60	.....	.....	.....	.....
57	53 78	85 09	66 22	58 62	105 30	74 24	61 52	.....	.....	.....	.....
58	56 63	87 62	68 70	61 08	106 66	75 96	63 63	.....	.....	.....	.....
59	59 67	89 87	71 23	63 76	108 13	77 85	65 96	.....	.....	.....	.....
60	62 92	93 04	73 94	66 61	109 76	79 95	68 50	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.
*5 Year Term policies may be converted at any time prior to expiration; 10, 15 and 20 Year Term Policies any time prior to 10 years from date of issue.

Largest Amount of Insurance it will write on a Single Life, "Indefinite." All above $10,000 reinsured. Premiums for Each $1,000 Insurance (Participating). Adopted July 1, 1912.

*Including Total and Permanent Disability Benefits.

Age at Issue	LIFE—(Endowment at 85) Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	ENDOWMENT Continuous Annual Premiums 10 Years	15 Years	20 Years	25 Years	30 Years	10 Payment 20 Year Endowment
20	$18 50	$43 45	$32 53	$27 20	$101 53	$64 89	$47 99	$38 16	$31 30	$79 39
21	18 91	44 14	33 05	27 65	101 60	64 96	48 07	38 26	31 42	79 48
22	19 33	44 87	33 61	28 11	101 68	65 06	48 18	38 38	31 55	79 59
23	19 77	45 62	34 17	28 59	101 77	65 15	48 29	38 50	31 69	79 71
24	20 23	46 39	34 75	29.09	101 85	65 25	48 40	38 63	31 85	79 82
25	20 71	47 20	35 36	29 62	101 94	65 34	48 51	38 77	32 01	79 96
26	21 23	48 04	36 01	30.17	102 04	65 46	48 64	38 92	32 20	80 09
27	21 77	48 90	36 67	30 73	102 15	65 58	48 78	39 08	32 39	80 23
28	22 34	49 80	37 37	31 32	102 27	65 71	48 92	39 26	32 60	80 39
29	22 93	50 73	38 09	31 94	102 39	65 85	49 09	39 45	32 84	80 57
30	23 56	51 72	38 84	32 58	102 52	66 00	49 26	39 67	33 14	80 74
31	24 23	52 72	39 61	33 26	102 65	66 15	49 45	39 89	33 38	80 95
32	24 94	53 78	40 43	33 96	102 82	66 33	49 67	40 15	33 70	81 17
33	25 68	54 87	41 27	34 70	102 98	66 52	49 89	40 43	34 05	81 41
34	26 50	56 03	42 17	35 49	103 19	66 76	50 17	40 77	34 46	81 70
35	27 33	57 24	43 11	36 31	103 39	67 00	50 46	41 12	34 89	82 00
36	28 23	58 47	44 08	37 17	103 62	67 25	50 77	41 52	35 36	82 33
37	29.18	59 76	45 09	38 05	103 85	67 53	51 11	41 94	35 89	82 68
38	30 17	61 10	46 16	38 99	104 11	67 84	51 49	42 40	36 46	83 07
39	31 25	62 51	47 27	39 99	104 41	68 19	51 92	42 95	37 11	83 52
40	32 39	63 97	48 45	41 05	104 73	68 57	52 40	43 53	37 83	83 99
41	33 60	65 49	49 66	42 15	105 07	68 99	52 91	44 18	38 61	84.52
42	34 88	67 07	50 94	43 32	105 46	69 46	53 49	44 88	39 47	85 11
43	36 24	68 72	52 28	44 55	105 86	69 95	54 10	45 65	40 41	85 74
44	37 71	70 44	53 71	45 86	106 34	70 54	54 83	46 54	41 47	86 48
45	39 27	72 25	55 19	47 25	106 86	71 17	55 61	47 51	42 62	87 27
46	40 92	74 12	56 76	48 71	107 43	71 86	56 46	48 56	43 87	88 15
47	42 70	76 11	58 43	50 29	108 08	72 66	57 44	49 76	45 28	89 13
48	44 61	78 18	60 19	51 96	108 81	73 53	58 50	51 06	46 80	90 21
49	46 65	80 37	62 06	53.75	109 59	74 50	59 71	52 52	48 49	91 42
50	48 84	82 65	64 04	55 66	110 49	75 59	61 03	54 12	50 32	92 76
51	51 19	85 05	66 15	57 72	111 49	76 80	62 51	55 90	.....	94 24
52	53 70	87 58	68 38	59 92	112 59	78 12	64 13	57 84	.....	95 86
53	56 42	90 25	70 78	62 29	113 83	79 63	65 95	60 00	.....	97 66
54	59 33	93 03	73 32	64 84	115 19	81 27	67 94	62 35	.....	99 61
55	62 45	96 00	76 03	67 57	116 70	83 09	70 16	64 93	.....	101 76

*For policies without Disability Benefits make reductions at different ages as follows:

20—31	32	33	34	35	36	37	38	39	40	41	42
$.25	.26	.27	.30	.32	.34	.36	.38	.42	.46	.50	.54

43	44	45	46	47	48	49	50	51	52	53	54	55
.58	.64	.70	.76	.84	.92	1.02	1.14	1.28	1.44	1.64	1.86	2.10

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, "Indefinite." All above $10,000 Reinsured.

Premiums for each $1,000 Insurance (Nonparticipating).

Adopted January 22, 1917.

***Including Total and Permanent Disability Benefits**

Age at Issue	LIFE (Endowment at 85)				ENDOWMENT Continuous Annual Premiums					PREFERRED RISK		CONVERTIBLE TERM Adop'd Feb. 15, 1916	
												Convertible within	
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	Continuous Annual Premiums	20 Annual Premiums	3 Years / 5 Years	7 Years / 10 Years
20	$15 39	$37 43	$27 78	$23 08	$92 54	$58 77	$42 29	$32 75	$26 69	$14 30	$22 01	$ 8 02	$ 8 46
21	15 73	38 02	28 23	23 46	92 59	58 82	42 36	32 83	26 79	14 60	22 36	8 07	8 52
22	16 08	38 63	28 69	23 85	92 64	58 88	42 43	32 91	26 88	14 92	22 73	8 13	8 59
23	16 45	39 28	29 17	24 25	92 69	58 94	42 50	32 99	26 97	15 25	23 12	8 18	8 67
24	16 83	39 94	29 66	24 66	92 75	59 01	42 58	33 08	27 09	15 59	23 52	8 24	8 74
25	17 23	40 62	30 18	25 09	92 80	59 07	42 65	33 18	27 20	15 96	23 93	8 32	8 83
26	17 65	41 33	30 71	25 55	92 86	59 14	42 73	33 28	27 34	16 35	24 37	8 39	8 92
27	18 10	42 07	31 28	26 02	92 93	59 22	42 84	33 40	27 49	16 75	24 82	8 46	9 01
28	18 57	42 84	31 85	26 51	93 00	59 31	42 93	33 53	27 65	17 18	25 28	8 55	9 12
29	19 07	43 64	32 46	27 03	93 09	59 40	43 05	33 66	27 82	17 63	25 77	8 64	9 23
30	19 59	44 46	33 08	27 57	93 17	59 51	43 17	33 82	28 01	18 11	26 27	8 74	9 36
31	20 14	45 32	33 73	28 12	93 25	59 61	43 31	33 99	28 23	18 60	26 80	8 84	9 50
32	20 73	46 22	34 42	28 71	93 37	59 73	43 46	34 18	28 47	19 14	27 36	8 96	9 66
33	21 35	47 15	35 13	29 32	93 47	59 87	43 62	34 39	28 75	19 71	27 94	9 08	9 82
34	22 03	48 12	35 89	29 97	93 62	60 04	43 83	34 64	29 06	20 33	28 57	9 22	10 01
35	22 73	49 15	36 67	30 66	93 76	60 21	44 05	34 91	29 41	20 97	29 21	9 38	10 20
36	33 48	50 19	37 48	31 37	93 92	60 40	44 28	35 21	29 78	21 67	29 88	9 54	10 43
37	24 27	51 28	38 33	32 10	94 08	60 61	44 54	35 54	30 20	22 41	30 59	9 73	10 68
38	25 10	52 41	39 20	32 89	94 26	60 83	44 82	35 90	30 65	23 19	31 32	9 93	10 97
39	26 00	53 60	40 15	33 72	94 48	61 10	45 15	36 32	31 17	24 04	32 11	10 15	11 27
40	26 95	54 85	41 13	34 60	94 71	61 39	45 53	36 79	31 75	24 94	32 93	10 41	11 63
41	27 96	56 13	42 14	35 52	94 96	61 71	45 93	37 30	32 38	25 89	33 80	10 78	12 02
42	29 03	57 47	43 22	36 49	95 25	62 08	46 39	37 87	33 09	26 90	34 71	11 20	12 48
43	30 17	58 85	44 34	37 50	95 56	62 46	46 88	38 49	33 85	27 98	35 67	11 66	12 99
44	31 40	60 31	45 53	38 60	95 92	62 92	47 46	39 20	34 72	29 13	36 70	12 19	13 57
45	32 70	61 82	46 76	39 73	96 30	63 41	48 07	39 97	35 65	30 36	37 79	12 78	14 36
46	34 08	63 42	48 08	40 96	96 76	63 98	48 78	40 84	36 69	31 66	38 93	13 45	15 24
47	35 57	65 08	49 47	42 27	97 26	64 61	49 56	41 80	37 85	33 07	40 16	14 20	16 24
48	37 16	66 82	50 93	43 65	97 81	65 32	50 43	42 86	39 10	34 57	41 47	15 06	17 35
49	38 88	68 65	52 49	45 14	98 45	66 11	51 42	44 06	40 50	36 18	42 86	16 03	18 50
50	40 71	70 58	54 14	46 74	99 17	67 00	52 51	45 37	42 02	37 91	44 36	17 11	19 98
51	42 69	72 60	55 90	48 45	99 97	67 99	53 73	46 84	.....	39 76	45 97	18 32	.....
52	44 80	74 72	57 76	50 28	100 86	69 09	55 07	48 45	.....	41 75	47 69	19 67	.....
53	47 09	76 97	59 76	52 27	101 87	70 34	56 59	50 24	.....	43 91	49 55	21 17	.....
54	49 54	79 32	61 89	54 40	102 99	71 72	58 27	52 21	.....	46 21	51 55	22 85	.....
55	52 16	81 80	64 16	56 69	104 23	73 25	60 12	54 36	.....	48 67	53 70	24 72	.....

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.

*For policies without Disability Benefits make reductions at different ages as follows:

20—31	32	33	34	35	36	37	38	39	40	41	42
$0.25	.26	.27	.30	.32	.34	.36	.38	.42	.46	.50	.54

43	44	45	46	47	48	49	50	51	52	53	54	55
$0.58	.64	.70	.76	.84	.92	1.02	1.14	1.28	1.44	1.64	1.86	2.10

Premium Rates (Nonparticipating) for $10.00 Monthly Income Beneficiary During Life, with 240 Payments Certain.

American 3½% Reserve. Commuted Value, $1,740.

Age of Insured.	LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies
20	$29 61	$27 81	$26 28	$25 22	$24 86	$44 47	$41 91	$39 82	$38 62	$38
21	30 22	28 38	26 82	25 76	25 40	45 18	42 56	40 47	39 27	38
22	30 86	28 96	27 40	26 34	25 96	45 87	43 20	41 12	39 89	39
23	31 54	29 59	28 03	26 95	26 57	46 64	43 91	41 82	40 57	40
24	32 27	30 26	28 70	27 62	27 21	47 44	44 63	42 54	41 30	40
25	33 02	30 96	29 37	28 29	27 86	48 25	45 39	43 30	42 01	41
26	33 83	31 69	30 09	28 98	28 55	49 12	46 21	44 05	42 76	42
27	34 68	32 50	30 84	29 71	29 28	50 03	47 05	44 85	43 53	43
28	35 59	33 34	31 63	30 48	30 05	51 01	47 94	45 68	44 36	43
29	36 56	34 23	32 46	31 28	30 85	52 00	48 83	46 52	45 18	44
30	37 60	35 18	33 33	32 13	31 70	53 06	49 79	47 42	46 05	45
31	38 73	36 19	34 27	33 07	32 61	54 17	50 81	48 36	46 97	46
32	39 89	37 22	35 23	34 01	33 55	55 35	51 85	49 35	47 93	47
33	41 12	38 31	36 24	35 02	34 54	56 60	52 93	50 36	48 92	48
34	42 44	39 49	37 33	36 10	35 60	57 92	54 01	51 42	49 98	49
35	43 84	40 72	38 49	37 24	36 71	59 31	55 31	52 55	51 08	50
36	45 34	42 05	39 75	38 43	37 90	60 78	56 60	53 75	52 21	51
37	46 91	43 45	41 05	39 68	39 13	62 29	57 97	54 99	53 41	52
38	48 61	44 98	42 46	41 05	40 47	63 88	59 39	56 29	54 66	54
39	50 38	46 59	43 95	42 44	41 86	65 55	60 89	57 65	55 97	55
40	52 29	48 31	45 52	43 94	43 34	67 35	62 50	59 12	57 34	56
41	54 36	50 16	47 21	45 55	44 93	69 27	64 18	60 63	58 78	58
42	56 56	52 12	48 98	47 25	46 60	71 34	65 99	62 24	60 32	59
43	58 93	54 20	50 87	49 02	48 37	73 52	67 88	63 92	61 90	61
44	61 52	56 48	52 91	50 96	50 29	75 88	69 93	65 73	63 62	62
45	64 24	58 89	55 03	52 99	52 29	78 36	72 10	67 63	65 40	64
46	67 15	61 46	57 31	55 17	54 43	80 99	74 36	69 66	67 28	66
47	70 28	64 21	59 77	57 51	56 72	83 80	76 80	71 85	69 33	68
48	73 61	67 13	62 40	59 98	59 14	86 81	79 40	74 19	71 50	70
49	77 23	70 29	65 25	62 64	61 75	90 00	82 17	76 65	73 82	72
50	81 12	73 71	68 33	65 50	64 54	93 39	85 15	79 27	76 27	75
51	85 27	77 35	71 59	68 52	67 49	97 03	88 39	82 08	78 89	77
52	89 71	81 26	75 07	71 73	70 63	100 94	91 87	85 10	81 67	80
53	94 48	85 48	78 80	75 16	73 98	105 14	95 56	88 34	84 62	83
54	99 60	90 00	82 80	78 82	77 57	109 65	99 52	91 84	87 78	86
55	105 11	94 86	87 06	82 74	81 40	114 52	103 76	95 58	91 16	89
56	110 98	100 06	91 59	86 91	85 47	119 77	108 37	99 63	94 83	93
57	117 30	105 66	96 49	91 40	89 84	125 33	113 26	103 92	98 76	97
58	124 02	111 64	101 73	96 18	94 48	131 30	118 58	108 55	103 00	101
59	131 29	118 14	107 41	101 39	99 49	137 71	124 35	113 55	107 57	105
60	139 04	125 12	113 48	106 96	104 82	144 59	130 62	118 98	112 48	110

(Limit $5,000)

Premium Rates (Participating) for $1,000 Reducing Premium Policies With Travel Accident (Double Indemnity) and Disability Provisions.

American 3½ per cent — Adopted February 1, 1916

Age at Issue	LIFE						ENDOWMENT			
	Continuous Annual Premiums		10 Annual Premiums		20 Annual Premiums		10 Years		20 Years	
	Premiums First Year	Premiums After First Year	Premiums First Year	Premiums After First Year	Premiums First Year	Premiums After First Year	Premiums First Year	Premiums After First Year	Premiums First Year	Premiums After First Year
21	$17 77	$17 09	$40 77	$39 56	$25 74	24 87	$97 54	$95 04	$45 41	$44 09
22	18 15	17 44	41 42	40 19	26 15	25 26	97 60	95 09	45 50	44 17
23	18 54	17 82	42 09	40 83	26 58	25 67	97 67	95 15	45 58	44 25
24	18 95	18 21	42 79	41 50	27 03	26 11	97 74	95 21	45 67	44 33
25	19 37	18 62	43 50	42 20	27 49	26 55	97 80	95 27	45 76	44 41
26	19 84	19 06	44 26	42 93	27 98	27 02	97 90	95 35	45 88	44 51
27	20 33	19 53	45 03	43 68	28 49	27 51	97 99	95 43	46 00	44 63
28	20 83	20 01	45 83	44 45	29 03	28 03	98 10	95 53	46 13	44 74
29	21 37	20 53	46 67	45 26	29 58	28 55	98 21	95 62	46 28	44 87
30	21 93	21 07	47 54	46 10	30 15	29 10	98 32	95 72	46 43	45 01
31	22 54	21 65	48 45	46 97	30 76	29 69	98 43	95 82	46 61	45 18
32	23 17	22 26	49 40	47 89	31 38	30 28	98 57	95 94	46 80	45 35
33	23 84	22 90	50 38	48 83	32 03	30 90	98 70	96 06	47 00	45 53
34	24 54	23 58	51 39	49 81	32 71	31 56	98 85	96 20	47 23	45 75
35	25 29	24 30	52 45	50 83	33 43	32 25	99 01	96 34	47 47	45 97
36	26 08	25 05	53 54	51 89	34 18	32 96	99 19	96 49	47 74	46 22
37	26 90	25 84	54 70	53 00	34 96	33 71	99 38	96 67	48 05	46 51
38	27 79	26 69	55 89	54 15	35 79	34 50	99 60	96 87	48 38	46 82
39	28 72	27 59	57 12	55 34	36 65	35 33	99 82	97 07	48 74	47 15
40	29 70	28 53	58 41	56 58	37 58	36 22	100 09	97 31	49 15	47 53
41	30 75	29 53	59 74	57 85	38 54	37 14	100 37	97 57	49 58	47 94
42	31 86	30 60	61 12	59 19	39 56	38 12	100 69	97 86	50 09	48 41
43	33 06	31 74	62 57	60 58	40 64	39 16	101 03	98 18	50 63	48 92
44	34 32	32 96	64 07	62 02	41 80	40 26	101 44	98 55	51 25	49 50
45	35 67	34 25	65 64	63 53	43 01	41 43	101 87	98 95	51 92	50 14
46	37 10	35 63	67 28	65 11	44 30	42 66	102 38	99 42	52 67	50 84
47	38 64	37 10	69 00	66 77	45 68	43 98	102 94	99 94	53 52	51 64
48	40 27	38 67	70 83	68 53	47 16	45 40	103 55	100 51	54 45	52 52
49	42 02	40 34	72 75	70 37	48 71	46 89	104 25	101 16	55 47	53 49
50	43 89	42 14	74 77	72 31	50 35	48 46	105 03	101 89	56 60	54 57
51	45 87	44 04	76 89	74 35	52 10	50 13	105 87	102 68	57 87	55 77
52	47 98	46 06	79 08	76 46	53 95	51 90	106 79	103 54	59 24	57 07
53	50 23	48 23	81 37	78 66	55 90	53 77	107 80	104 49	60 76	58 51
54	52 64	50 54	83 75	80 95	58 01	55 78	108 91	105 53	62 42	60 10
55	55 21	53 00	86 25	83 34	60 23	57 91	110 12	106 67	64 24	61 84

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.
See latter part of book for Term Rates.

(Limit $50,000)

Premium rates (Participating) for $1,000 Reducing Premium Policies Without Travel Accident (Double Indemnity) or Disability Provisions.

American 3½ per cent Adopted February 1, 1916

Age at Issue	LIFE						ENDOWMENT				5-Year Convertible Term Policy. Non-Renewable Minimum-$2,000 Maximum-$10,000
	Continuous Annual Premiums		10 Annual Premiums		20 Annual Premiums		10 Years		20 Years		
	Premiums First Year	Premiums After First Year	Premiums First Year	Premiums After First Year	Premiums First Year	Premiums After First Year	Premiums First Year	Premiums After First Year	Premiums First Year	Premiums After First Year	
21	$16 52	$15 84	$39 62	$38 41	$24 54	23 67	$96 34	$93 84	$44 21	$42 89	$ 9 23
22	16 90	16 19	40 27	39 04	24 95	24 06	96 40	93 89	44 30	42 97	9 29
23	17 29	16 57	40 94	39 68	25 38	24 47	96 47	93 95	44 38	43 05	9 35
24	17 70	16 96	41 64	40 35	25 83	24 91	96 54	94 01	44 47	43 13	9 42
25	18 12	17 37	42 35	41 05	26 29	25 35	96 60	94 07	44 56	43 21	9 50
26	18 58	17 89	43 11	41 78	26 77	25 81	96 69	94 14	44 67	43 30	9 59
27	19 06	18 26	43 88	42 53	27 27	26 29	96 77	94 21	44 78	43 41	9 67
28	19 55	18 73	44 68	43 30	27 80	26 80	96 87	94 30	44 90	43 51	9 77
29	20 08	19 24	45 52	44 11	28 34	27 31	96 97	94 38	45 04	43 63	9 88
30	20 63	19 77	46 39	44 95	28 90	27 85	97 07	94 47	45 18	43 76	9 98
31	21 22	20 33	47 29	45 81	29 50	28 43	97 17	94 56	45 34	43 91	10 10
32	21 83	20 92	48 23	46 72	30 11	29 01	97 30	94 67	45 51	44 06	10 24
33	22 48	21 54	49 20	47 65	30 75	29 62	97 42	94 78	45 69	44 22	10 38
34	23 16	22 20	50 20	48 62	31 42	30 27	97 56	94 91	45 90	44 42	10 54
35	23 89	22 98	51 25	49 63	32 13	30 95	97 71	95 04	46 12	44 62	10 72
36	24 66	23 63	52 32	50 67	32 87	31 65	97 88	95 18	46 36	44 84	10 91
37	25 46	24 40	53 46	51 76	33 63	32 38	98 05	95 34	46 64	45 10	11 12
38	26 33	25 23	54 63	52 89	34 44	33 15	98 25	95 52	46 94	45 38	11 35
39	27 24	26 11	55 84	54 06	35 28	33 96	98 45	95 70	47 27	45 68	11 60
40	28 20	27 03	57 11	55 28	36 18	34 82	98 69	95 91	47 65	46 03	11 89
41	29 23	28 01	58 42	56 53	37 11	35 71	98 94	96 14	48 05	46 41	12 20
42	30 31	29 05	59 78	57 85	38 10	36 66	99 23	96 40	48 52	46 84	12 56
43	31 48	30 16	61 21	59 22	39 14	37 66	99 53	96 68	49 02	47 31	12 96
44	32 71	31 35	62 69	60 64	40 25	38 71	99 89	97 00	49 60	47 85	13 42
45	34 02	32 66	64 24	62 13	41 41	39 83	100 27	97 35	50 22	48 44	13 94
46	35 41	33 94	65 85	63 68	42 64	41 00	100 72	97 76	50 92	49 09	14 66
47	36 90	35 36	67 52	65 29	43 95	42 25	101 21	98 21	51 71	49 83	15 47
48	38 48	36 88	69 28	66 98	45 35	43 59	101 74	98 70	52 58	50 65	16 40
49	40 18	38 50	71 11	68 73	46 83	45 01	102 35	99 26	53 54	51 56	17 43
50	41 99	40 24	73 02	70 56	48 40	46 51	103 03	99 89	54 60	52 57	18 60
51	43 91	42 08	75 02	72 48	50 08	48 11	103 77	100 58	55 79	53 69	19 90
52	45 95	44 03	77 09	74 47	51 87	49 82	104 59	101 34	57 08	54 91	21 35
53	48 13	46 13	79 26	76 55	53 76	51 63	105 50	102 19	58 52	56 27	22 96
54	50 47	48 32	81 52	78 72	55 81	53 58	106 51	103 13	60 10	57 78	24 77
55	52 96	50 75	83 90	80 99	57 98	55 66	107 62	104 17	61 84	59 44	26 78

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.
See latter part of book for Term Rates.

(Limit $25,000)

Extra Annual Premiums per $1,000 of Insurance for Waiver of Premiums in Event of Total and Permanent Disability of Insured Before Attaining Age of 60.

American 3½% Adopted Feb. 1, 1916

Age	LIFE				ENDOWMENT			
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr.
21	$0 25	$0 15	$0 17	$0 20	$0 20	$0 20	$0 20	$0 20
22	25	15	17	20	20	20	20	20
23	25	15	17	20	20	20	20	20
24	25	15	17	20	20	20	20	20
25	25	15	17	20	20	20	20	20
26	26	15	18	21	21	21	21	21
27	27	15	18	22	22	22	22	22
28	28	15	19	23	23	23	23	23
29	29	15	19	24	24	24	24	24
30	30	15	20	25	25	25	25	25
31	32	16	21	26	26	26	27	27
32	34	17	22	27	27	27	29	29
33	36	18	23	28	28	29	31	32
34	38	19	24	29	29	31	33	35
35	40	20	25	30	30	33	35	38
36	42	22	27	31	31	35	38	41
37	44	24	29	33	33	37	41	44
38	46	26	31	35	35	39	44	47
39	48	28	33	37	37	42	47	51
40	50	30	35	40	40	45	50	55
41	52	32	37	43	43	48	53	59
42	55	34	40	46	46	51	57	63
43	58	36	43	50	50	55	61	67
44	61	38	46	55	55	60	65	71
45	65	40	50	60	60	65	70	75
46	69	43	55	66	66	71	75	79
47	74	48	61	73	73	77	81	84
48	79	55	68	81	81	84	87	89
49	84	64	76	88	90	92	93	94
50	90	75	85	95	1 00	1 00	1 00	1 00
51	96	87	94	1 02	1 10	1 09	1 08	1 07
52	1 03	99	1 03	1 08	1 20	1 18	1 16	1 14
53	1 10	1 11	1 12	1 14	1 30	1 27	1 24	1 21
54	1 17	1 23	1 21	1 20	1 40	1 36	1 32	1 28
55	1 25	1 35	1 30	1 25	1 50	1 45	1 40	1 35

Age last Birthday	Price of $100 Annuity.			Annuity Payment by Check.			Age last Birthday
	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment	
21	$2108.40	$1164.08	$1179.20	$48.72	$50.11	$11.46	21
22	2108.40	1164.08	1141.20	47.00	50.11	11.46	22
23	2109.00	2124.20	2140.70	47.41	50.62	11.85	23
24	2108.00	2118.00	2121.00	47.72	50.88	11.78	24
25	2077.00	2108.20	2114.70	48.15	50.38	11.88	25
26	2048.00	2046.40	2067.00	48.88	50.38	11.93	26
27	2048.00	2068.00	2063.50	48.84	50.15	11.93	27
28	2026.00	2050.10	2063.00	49.34	50.00	12.12	28
29	2006.00	2031.00	2044.10	49.84	49.80	12.22	29
30	[illegible]	2013.50	[illegible]	50.42	49.64	12.46	30
31	[illegible]	1998.20	[illegible]	50.04	49.37	12.47	31
32	1972.40	1973.40	[illegible]	50.70	49.60	12.60	32
33	1964.00	1961.00	1964.00	51.00	49.12	12.72	33
34	1954.00	1948.00	1942.00	51.20	48.87	12.87	34
35	1946	1932	1930.10	51.38	48.31	12.93	35
36	1936.00	1921.00	1918.00	51.68	48.07	13.04	36
37	1926.00	1911.00	1907.00	51.94	47.78	13.11	37
38	1917.00	1900.00	1896.00	52.16	47.50	13.15	38
39	1907.00	1889.00	1884.00	52.44	47.22	13.24	39
40	1898	1878	1873.00	52.68	46.94	13.32	40
41	1888.00	1868.00	1862.00	52.94	46.67	13.40	41
42	1878.00	1857.00	1851.00	53.24	46.39	13.48	42
43	1868.00	1847.00	1840.00	53.50	46.12	13.57	43
44	1858.00	1837.00	1830.00	53.80	45.84	13.66	44
45	1848.00	1826.00	1820.00	54.10	45.57	13.74	45
46	1838.00	1816.00	1809.00	54.40	45.29	13.83	46
47	1828.00	1806.00	1799.00	54.70	45.02	13.92	47
48	1818.00	1795.00	1788.00	55.00	44.74	14.01	48
49	1808.00	1785.00	1778.00	55.30	44.47	14.10	49
50	1798.00	1775.00	1768.00	55.60	44.19	14.19	50
51	1788.00	1765.00	1758.00	55.90	43.92	14.28	51
52	1778.00	1755.00	1748.00	56.20	43.64	14.37	52
53	1768.00	1745.00	1738.00	56.50	43.37	14.46	53
54	1758.00	1735.00	1728.00	56.80	43.09	14.55	54
55	1748.00	1725.00	1718.00	57.10	42.82	14.64	55
56	1738.00	1715.00	1708.00	57.40	42.54	14.73	56
57	1728.00	1705.00	1698.00	57.70	42.27	14.82	57
58	1718.00	1695.00	1688.00	58.00	42.00	14.91	58
59	1708.00	1685.00	1678.00	58.30	41.72	15.00	59
60	1698.00	1675.00	1668.00	58.60	41.45	15.09	60
61	1688.00	1665.00	1658.00	58.90	41.17	15.18	61
62	1678.00	1655.00	1648.00	59.20	40.90	15.27	62
63	1668.00	1645.00	1638.00	59.50	40.62	15.36	63
64	1658.00	1635.00	1628.00	59.80	40.35	15.45	64
65	1648.00	1625.00	1618.00	60.10	40.07	15.54	65
66	1638.00	1615.00	1608.00	60.40	39.80	15.63	66
67	1628.00	1605.00	1598.00	60.70	39.52	15.72	67
68	1618.00	1595.00	1588.00	61.00	39.25	15.81	68
69	1608.00	1585.00	1578.00	61.30	38.97	15.90	69
70	1598.00	1575.00	1568.00	61.60	38.70	15.99	70
71	1588.00	1565.00	1558.00	61.90	38.42	16.08	71
72	1578.00	1555.00	1548.00	62.20	38.15	16.17	72
73	1568.00	1545.00	1538.00	62.50	37.87	16.26	73
74	1558.00	1535.00	1528.00	62.80	37.60	16.35	74
75	1548.00	1525.00	1518.00	63.10	37.32	16.44	75
76	1538.00	1515.00	1508.00	63.40	37.05	16.53	76
77	1528.00	1505.00	1498.00	63.70	36.77	16.62	77
78	1518.00	1495.00	1488.00	64.00	36.50	16.71	78
79	1508.00	1485.00	1478.00	64.30	36.22	16.80	79
80	1498.00	1475.00	1468.00	64.60	35.95	16.89	80
81	1488.00	1465.00	1458.00	64.90	35.67	16.98	81
82	1478.00	1455.00	1448.00	65.20	35.40	17.07	82
83	1468.00	1445.00	1438.00	65.50	35.12	17.16	83
84	1458.00	1435.00	1428.00	65.80	34.85	17.25	84
85	1448.00	1425.00	1418.00	66.10	34.57	17.34	85
86	1438.00	1415.00	1408.00	66.40	34.30	17.43	86
87	1428.00	1405.00	1398.00	66.70	34.02	17.52	87
88	1418.00	1395.00	1388.00	67.00	33.75	17.61	88
89	1408.00	1385.00	1378.00	67.30	33.47	17.70	89
90	1398.00	1375.00	1368.00	67.60	33.20	17.79	90
91	1388.00	1365.00	1358.00	67.90	32.92	17.88	91
92	1378.00	1355.00	1348.00	68.20	32.65	17.97	92
93	1368.00	1345.00	1338.00	68.50	32.37	18.06	93
94	1358.00	1335.00	1328.00	68.80	32.10	18.15	94
95	1348.00	1325.00	1318.00	69.10	31.82	18.24	95
96	1338.00	1315.00	1308.00	69.40	31.55	18.33	96
97	1328.00	1305.00	1298.00	69.70	31.27	18.42	97
98	1318.00	1295.00	1288.00	70.00	31.00	18.51	98
99	1308.00	1285.00	1278.00	70.30	30.72	18.60	99
100	1298.00	1275.00	1268.00	70.60	30.45	18.69	100

Age last Birthday	Price of $100 Annuity.			Annuity Payment by Check.			Age last Birthday
	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment	
101	$1270.00	$1265.00	$1258.00	70.90	30.17	18.78	101
102	1258.00	1255.00	1248.00	71.20	29.90	18.87	102
103	1248.00	1245.00	1238.00	71.50	29.62	18.96	103
104	1238.00	1235.00	1228.00	71.80	29.35	19.05	104
105	1228.00	1225.00	1218.00	72.10	29.07	19.14	105
106	1218.00	1215.00	1208.00	72.40	28.80	19.23	106
107	1208.00	1205.00	1198.00	72.70	28.52	19.32	107
108	1198.00	1195.00	1188.00	73.00	28.25	19.41	108
109	1188.00	1185.00	1178.00	73.30	27.97	19.50	109
110	1178.00	1175.00	1168.00	73.60	27.70	19.59	110
111	1168.00	1165.00	1158.00	73.90	27.42	19.68	111
112	1158.00	1155.00	1148.00	74.20	27.15	19.77	112
113	1148.00	1145.00	1138.00	74.50	26.87	19.86	113
114	1138.00	1135.00	1128.00	74.80	26.60	19.95	114
115	1128.00	1125.00	1118.00	75.10	26.32	20.04	115
116	1118.00	1115.00	1108.00	75.40	26.05	20.13	116
117	1108.00	1105.00	1098.00	75.70	25.77	20.22	117
118	1098.00	1095.00	1088.00	76.00	25.50	20.31	118
119	1088.00	1085.00	1078.00	76.30	25.22	20.40	119
120	1078.00	1075.00	1068.00	76.60	24.95	20.49	120
121	1068.00	1065.00	1058.00	76.90	24.67	20.58	121
122	1058.00	1055.00	1048.00	77.20	24.40	20.67	122
123	1048.00	1045.00	1038.00	77.50	24.12	20.76	123
124	1038.00	1035.00	1028.00	77.80	23.85	20.85	124
125	1028.00	1025.00	1018.00	78.10	23.57	20.94	125
126	1018.00	1015.00	1008.00	78.40	23.30	21.03	126
127	1008.00	1005.00	998.00	78.70	23.02	21.12	127
128	998.00	995.00	988.00	79.00	22.75	21.21	128
129	988.00	985.00	978.00	79.30	22.47	21.30	129
130	978.00	975.00	968.00	79.60	22.20	21.39	130
131	968.00	965.00	958.00	79.90	21.92	21.48	131
132	958.00	955.00	948.00	80.20	21.65	21.57	132
133	948.00	945.00	938.00	80.50	21.37	21.66	133
134	938.00	935.00	928.00	80.80	21.10	21.75	134
135	928.00	925.00	918.00	81.10	20.82	21.84	135
136	918.00	915.00	908.00	81.40	20.55	21.93	136
137	908.00	905.00	898.00	81.70	20.27	22.02	137
138	898.00	895.00	888.00	82.00	20.00	22.11	138
139	888.00	885.00	878.00	82.30	19.72	22.20	139
140	878.00	875.00	868.00	82.60	19.45	22.29	140
141	868.00	865.00	858.00	82.90	19.17	22.38	141
142	858.00	855.00	848.00	83.20	18.90	22.47	142
143	848.00	845.00	838.00	83.50	18.62	22.56	143
144	838.00	835.00	828.00	83.80	18.35	22.65	144
145	828.00	825.00	818.00	84.10	18.07	22.74	145
146	818.00	815.00	808.00	84.40	17.80	22.83	146
147	808.00	805.00	798.00	84.70	17.52	22.92	147
148	798.00	795.00	788.00	85.00	17.25	23.01	148
149	788.00	785.00	778.00	85.30	16.97	23.10	149
150	778.00	775.00	768.00	85.60	16.70	23.19	150
151	768.00	765.00	758.00	85.90	16.42	23.28	151
152	758.00	755.00	748.00	86.20	16.15	23.37	152
153	748.00	745.00	738.00	86.50	15.87	23.46	153
154	738.00	735.00	728.00	86.80	15.60	23.55	154
155	728.00	725.00	718.00	87.10	15.32	23.64	155
156	718.00	715.00	708.00	87.40	15.05	23.73	156
157	708.00	705.00	698.00	87.70	14.77	23.82	157
158	698.00	695.00	688.00	88.00	14.50	23.91	158
159	688.00	685.00	678.00	88.30	14.22	24.00	159
160	678.00	675.00	668.00	88.60	13.95	24.09	160
161	668.00	665.00	658.00	88.90	13.67	24.18	161
162	658.00	655.00	648.00	89.20	13.40	24.27	162
163	648.00	645.00	638.00	89.50	13.12	24.36	163
164	638.00	635.00	628.00	89.80	12.85	24.45	164
165	628.00	625.00	618.00	90.10	12.57	24.54	165
166	618.00	615.00	608.00	90.40	12.30	24.63	166
167	608.00	605.00	598.00	90.70	12.02	24.72	167
168	598.00	595.00	588.00	91.00	11.75	24.81	168
169	588.00	585.00	578.00	91.30	11.47	24.90	169
170	578.00	575.00	568.00	91.60	11.20	24.99	170
171	568.00	565.00	558.00	91.90	10.92	25.08	171
172	558.00	555.00	548.00	92.20	10.65	25.17	172
173	548.00	545.00	538.00	92.50	10.37	25.26	173
174	538.00	535.00	528.00	92.80	10.10	25.35	174
175	528.00	525.00	518.00	93.10	9.82	25.44	175
176	518.00	515.00	508.00	93.40	9.55	25.53	176
177	508.00	505.00	498.00	93.70	9.27	25.62	177
178	498.00	495.00	488.00	94.00	9.00	25.71	178
179	488.00	485.00	478.00	94.30	8.72	25.80	179
180	478.00	475.00	468.00	94.60	8.45	25.89	180
181	468.00	465.00	458.00	94.90	8.17	25.98	181
182	458.00	455.00	448.00	95.20	7.90	26.07	182
183	448.00	445.00	438.00	95.50	7.62	26.16	183
184	438.00	435.00	428.00	95.80	7.35	26.25	184
185	428.00	425.00	418.00	96.10	7.07	26.34	185
186	418.00	415.00	408.00	96.40	6.80	26.43	186
187	408.00	405.00	398.00	96.70	6.52	26.52	187
188	398.00	395.00	388.00	97.00	6.25	26.61	188
189	388.00	385.00	378.00	97.30	5.97	26.70	189
190	378.00	375.00	368.00	97.60	5.70	26.79	190
191	368.00	365.00	358.00	97.90	5.42	26.88	191
192	358.00	355.00	348.00	98.20	5.15	26.97	192
193	348.00	345.00	338.00	98.50	4.87	27.06	193
194	338.00	335.00	328.00	98.80	4.60	27.15	194
195	328.00	325.00	318.00	99.10	4.32	27.24	195
196	318.00	315.00	308.00	99.40	4.05	27.33	196
197	308.00	305.00	298.00	99.70	3.77	27.42	197
198	298.00	295.00	288.00	100.00	3.50	27.51	198
199	288.00	285.00	278.00	100.30	3.22	27.60	199
200	278.00	275.00	268.00	100.60	2.95	27.69	200
201	268.00	265.00	258.00	100.90	2.67	27.78	201
202	258.00	255.00	248.00	101.20	2.40	27.87	202
203	248.00	245.00	238.00	101.50	2.12	27.96	203
204	238.00	235.00	228.00	101.80	1.85	28.05	204
205	228.00	225.00	218.00	102.10	1.57	28.14	205
206	218.00	215.00	208.00	102.40	1.30	28.23	206
207	208.00	205.00	198.00	102.70	1.02	28.32	207
208	198.00	195.00	188.00	103.00	0.75	28.41	208
209	188.00	185.00	178.00	103.30	0.47	28.50	209
210	178.00	175.00	168.00	103.60	0.20	28.59	210
211	168.00	165.00	158.00	103.90	0.02	28.68	211

Note.—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUI
FIXMA

Price of $100 Annuity

Age last Birthday.	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Paym't	Quarterly Paym't	Age
21	[illegible]	[illegible]	[illegible]	844.00	421.30	210.54	21
22	[illegible]	[illegible]	[illegible]	44.38	21.65	10.83	22
23	[illegible]	[illegible]	[illegible]	44.76	22.11	10.99	23
24	[illegible]	[illegible]	[illegible]	45.04	22.27	11.07	24
25	[illegible]	[illegible]	[illegible]	45.28	22.44	11.16	25
26	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	11.24	26
27	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	11.34	27
28	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	11.43	28
29	[illegible]	[illegible]	[illegible]	46.92	[illegible]	11.54	29
30	[illegible]	[illegible]	[illegible]	47.40	[illegible]	11.64	30
31	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	11.75	31
32	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	11.87	32
33	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	11.99	33
34	[illegible]	[illegible]	[illegible]	50.30	[illegible]	12.17	34
35	[illegible]	[illegible]	[illegible]	[illegible]	24.47	12.26	35
36	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	12.40	36
37	[illegible]	[illegible]	[illegible]	51.17	25.28	12.55	37
38	[illegible]	[illegible]	[illegible]	51.83	25.58	12.71	38
39	[illegible]	[illegible]	[illegible]	52.49	25.89	12.86	39
40	[illegible]	[illegible]	[illegible]	53.15	26.23	13.05	40
41	[illegible]	[illegible]	[illegible]	54.02	26.63	13.24	41
42	[illegible]	[illegible]	[illegible]	54.94	27.05	13.42	42
43	[illegible]	[illegible]	[illegible]	55.86	27.48	13.64	43
44	[illegible]	[illegible]	[illegible]	56.80	27.91	13.86	44
45	[illegible]	[illegible]	[illegible]	57.66	28.37	14.09	45
46	[illegible]	[illegible]	[illegible]	58.57	[illegible]	14.33	46
47	[illegible]	[illegible]	[illegible]	59.54	[illegible]	14.56	47
48	[illegible]	[illegible]	[illegible]	60.57	[illegible]	14.85	48
49	[illegible]	[illegible]	[illegible]	61.67	30.81	15.14	49
50	[illegible]	1008.40	1016.80	63.24	31.12	15.44	50
51	1548.80	1533.40	1548.00	64.86	31.76	15.70	51
52	1576.00	1560.00	1552.00	66.01	32.47	16.12	52
53	1601.20	1585.20	1615.60	67.22	[illegible]	16.46	53
54	1626.40	1611.20	1634.80	68.42	[illegible]	[illegible]	54
55	1651.60	1636.80	1646.80	69.62	[illegible]	17.38	55

Age	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Paym't	Quarterly Paym't	Age
56	[illegible]	[illegible]	[illegible]	672.84	[illegible]	177.85	56
57	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	57
58	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	58
59	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	59
60	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	60
61	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	61
62	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	62
63	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	63
64	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	64
65	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	65
66	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	66
67	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	67
68	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	68
69	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	69
70	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	70
71	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	71
72	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	72
73	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	73
74	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	74
75	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	75
76	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	76
77	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	77
78	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	78
79	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	79
80	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	80
81	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	81
82	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	82
83	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	83
84	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	84
85	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	85

NOTE—For ages older than 85 the rates are the same as for age 85. A per run allowance will be made for each quarter of a year elapsed since last birthday.

Largest Amount of Insurance it will write on a Single Life, $50,000.
Premiums for Each $1,000 Insurance.

Age at Issue.	Participating. Adopted Sept., 1901. LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Adopted, 1911. ENDOWMENT, Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Nonparticipating. Guaranteed Bonus. Adopted, 1901.	10-Year Term. Adopted, 1911.
20	$18 96	$43 44	$32 73	$27 50	$101 16	$65 18	$47 58	$37 37	$30 84	$24 75	$ 9 79
21	19 35	44 13	33 25	27 95	101 24	65 27	47 70	37 49	30 97	25 22	9 90
22	19 76	44 84	33 79	28 40	101 34	65 38	47 81	37 62	31 11	25 70	10 01
23	20 20	45 57	34 35	28 88	101 44	65 48	47 93	37 75	31 27	26 19	10 13
24	20 67	46 34	34 93	29 39	101 55	65 60	48 06	37 89	31 44	26 69	10 26
25	21 14	47 13	35 55	29 91	101 66	65 72	48 19	38 04	31 61	27 20	10 39
26	21 65	47 96	36 17	30 44	101 78	65 86	48 33	38 21	31 81	27 73	10 53
27	22 19	48 82	36 83	31 00	101 91	66 00	48 49	38 38	32 01	28 27	10 69
28	22 74	49 71	37 52	31 59	102 04	66 15	48 65	38 57	32 24	28 83	10 85
29	23 33	50 62	38 22	32 19	102 18	66 30	48 83	38 78	32 49	29 40	11 02
30	23 95	51 59	38 96	32 83	102 33	66 47	49 03	39 00	32 76	29 99	11 22
31	24 61	52 58	39 73	33 50	102 50	66 66	49 23	39 25	33 05	30 59	11 44
32	25 29	53 61	40 52	34 18	102 67	66 85	49 46	39 51	33 37	31 21	11 67
33	26 02	54 68	41 35	34 90	102 86	67 06	49 70	39 80	33 73	31 84	11 91
34	26 79	55 80	42 22	35 66	103 05	67 28	49 96	40 12	34 11	32 50	12 18
35	27 61	56 96	43 12	36 45	103 26	67 52	50 26	40 47	34 54	33 17	12 47
36	28 48	58 16	44 06	37 28	103 50	67 79	50 57	40 85	35 00	33 87	12 81
37	29 38	59 41	45 04	38 14	103 74	68 08	50 91	41 27	35 51	34 59	13 17
38	30 35	60 71	46 07	39 05	104 01	68 40	51 30	41 73	36 08	35 34	13 57
39	31 37	62 05	47 12	39 99	104 31	68 74	51 71	42 24	36 69	36 11	14 00
40	32 45	63 46	48 25	41 01	104 62	69 12	52 16	42 79	37 37	36 91	14 51
41	33 60	64 91	49 42	42 05	104 96	69 54	52 67	43 40	38 11	37 84	15 06
42	34 82	66 43	50 64	43 17	105 35	69 99	53 23	44 09	38 93	38 81	15 68
43	36 12	68 02	51 92	44 35	105 76	70 50	53 84	44 84	39 83	39 81	16 37
44	37 51	69 66	53 27	45 59	106 22	71 06	54 52	45 66	40 83	40 84	17 15
45	38 98	71 40	54 69	46 91	106 72	71 67	55 28	46 57	41 91	41 92	18 03
46	40 54	73 19	56 19	48 29	107 28	72 35	56 11	47 58	43 10	43 05	19 01
47	42 22	75 07	57 76	49 78	107 90	73 11	57 02	48 68	44 41	44 22	20 12
48	43 99	77 03	59 42	51 36	108 59	73 95	58 04	49 91	45 83	45 46	21 33
49	45 89	79 07	61 16	53 03	109 34	74 87	59 15	51 25	47 40	46 77	22 70
50	47 92	81 21	63 00	54 80	110 18	75 88	60 39	52 72	49 09	48 15	24 20
51	50 08	83 45	64 94	56 70	111 10	77 00	61 75	54 33	.....	49 74	25 86
52	52 36	85 77	66 99	58 71	112 11	78 23	63 24	56 10	.....	51 41	27 70
53	54 82	88 21	69 17	60 86	113 20	79 59	64 87	58 03	.....	53 18	29 72
54	57 44	90 75	71 46	63 16	114 42	81 08	66 68	60 14	.....	55 04	31 96
55	60 23	93 43	73 90	65 63	115 75	82 72	68 66	62 45	.....	57 02	34 41
56	63 20	96 22	76 49	68 26	117 22	84 51	70 82	.....	.....	.....	.....
57	66 40	99 15	79 25	71 09	118 83	86 51	73 21	.....	.....	.....	.....
58	69 79	102 23	82 18	74 12	120 59	88 68	75 81	.....	.....	.....	.....
59	73 44	105 48	85 31	77 38	122 54	91 08	78 65	.....	.....	.....	.....
60	77 33	108 91	88 66	80 89	124 68	93 72	81 78	.....	.....	.....	.....

For semi-annual premiums add 4 per cent and divide by 2.
For quarterly premiums, add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $50,000. Premiums for Each $1,000 Insurance (Participating).
Adopted May 1, 1908, (except rates ages 15 to 19 inclusive adopted Aug. 1, 1914.)

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	*TERM. 5 Years	10 Years.	20 Years.
15	$16 81	$12 44	$31 32	$25 86	.....	100 80	$64 82	$47 18	$36 87	$30 24	$25 71	$22 52	.....	.....	.....
16	16 61	43 03	31 74	26 21	.....	100 85	64 87	47 23	36 94	30 31	25 80	22 62	.....	.....	.....
17	16 94	43 61	32 18	26 58	.....	100 90	64 94	47 30	37 01	30 40	25 90	22 74	.....	.....	.....
18	17 29	44 22	32 64	26 98	.....	100 96	65 00	47 38	37 09	30 49	26 00	22 87	.....	.....	.....
19	17 64	44 85	33 12	27 37	.....	101 02	65 07	47 45	37 18	30 58	26 12	23 00	.....	.....	.....
20	18 01	45 51	33 61	27 78	$74 03	101 09	65 14	47 54	37 27	30 69	26 23	23 15	$10 43	$10 53	$10 83
21	18 40	46 18	34 11	28 21	79 25	101 17	65 23	47 62	37 36	30 80	26 38	23 32	10 50	10 61	10 95
22	18 80	46 88	34 64	28 65	84 63	101 23	65 30	47 72	37 47	30 92	26 52	23 49	10 58	10 69	11 07
23	19 23	47 59	35 19	29 10	90 17	101 31	65 39	47 81	37 58	31 05	26 67	23 69	10 65	10 79	11 29
24	19 68	48 35	35 75	29 59	95 90	101 40	65 48	47 91	37 70	31 19	26 84	23 91	10 73	10 88	11 36
25	20 14	49 11	36 33	30 07	401 80	101 48	65 59	48 03	37 82	31 34	27 03	24 14	10 83	10 99	11 52
26	20 64	49 91	36 93	30 58	407 89	101 58	65 68	48 14	37 96	31 51	27 23	24 39	10 92	11 10	11 69
27	21 15	50 74	37 56	31 12	414 17	101 68	65 79	48 27	38 11	31 69	27 46	24 67	11 02	11 22	11 89
28	21 69	51 59	38 20	31 67	420 65	101 78	65 92	48 41	38 28	31 88	27 70	24 97	11 12	11 35	12 10
29	22 26	52 47	38 87	32 23	427 33	101 89	66 04	48 55	38 45	32 10	27 97	25 30	11 25	11 50	12 34
30	22 85	53 38	39 56	32 83	434 20	102 01	66 18	48 71	38 64	32 34	28 26	25 66	11 37	11 66	12 61
31	23 49	54 32	40 29	33 45	441 30	102 15	66 33	48 89	38 84	32 59	28 58	26 06	11 51	11 84	12 91
32	24 15	55 30	41 03	34 09	448 60	102 28	66 49	49 07	39 08	32 88	28 94	26 50	11 66	12 03	13 25
33	24 84	56 31	41 81	34 75	456 14	102 43	66 66	49 28	39 38	33 19	29 33	26 98	11 82	12 28	13 62
34	25 58	57 35	42 61	35 44	463 89	102 59	66 85	49 50	39 60	33 54	29 75	27 50	12 01	12 46	14 03
35	26 35	58 44	43 44	36 17	471 87	102 76	67 05	49 75	39 90	33 91	30 23	28 07	12 20	12 72	14 51
36	27 18	59 55	44 31	36 93	480 10	102 94	67 27	50 01	40 25	34 33	30 75	.....	12 42	13 00	15 08
37	28 04	60 71	45 21	37 73	488 54	103 15	67 51	50 30	40 62	34 79	31 31	.....	12 66	13 31	15 61
38	28 95	61 91	46 14	38 56	497 25	103 36	67 77	50 63	41 02	35 30	31 94	.....	12 93	13 66	16 28
39	29 91	63 15	47 13	39 42	506 18	103 60	68 06	50 99	41 47	35 86	32 62	.....	13 22	14 05	17 00
40	30 94	64 44	48 14	40 34	515 36	103 86	68 38	51 39	41 97	36 48	33 37	.....	13 55	14 49	17 82
41	32 03	65 77	49 21	41 30	524 80	104 14	68 73	51 84	42 52	37 16	.....	.....	13 90	14 99	18 73
42	33 18	67 17	50 32	42 30	534 48	104 45	69 13	52 33	43 13	37 91	.....	.....	14 31	15 55	19 72
43	34 40	68 61	51 48	43 37	544 41	104 80	69 56	52 87	43 81	38 74	.....	.....	14 77	16 20	20 84
44	35 70	70 11	52 70	44 50	554 61	105 19	70 04	53 48	44 55	39 65	.....	.....	15 29	16 93	22 08
45	37 09	71 66	53 99	45 69	565 05	105 61	70 58	54 15	45 39	40 66	.....	.....	15 88	17 74	23 45
46	38 55	73 28	55 33	46 95	575 73	106 09	71 18	54 88	46 30	.....	.....	.....	16 56	18 67	24 96
47	40 11	74 98	56 75	48 29	586 65	106 62	71 84	55 70	47 31	.....	.....	.....	17 34	19 71	26 63
48	41 79	76 74	58 24	49 72	597 81	107 21	72 58	56 63	48 43	.....	.....	.....	18 22	20 87	28 46
49	43 56	78 59	59 81	51 22	609 17	107 86	73 39	57 64	49 67	.....	.....	.....	19 23	22 18	30 43
50	45 45	80 51	61 47	52 83	620 74	108 59	74 30	58 76	51 03	.....	.....	.....	20 35	23 63	32 68
51	47 46	82 50	63 21	54 55	632 48	109 39	75 29	59 98	.....	.....	.....	.....	21 60	25 23	.....
52	49 60	84 59	65 06	56 38	644 38	110 26	76 40	61 35	.....	.....	.....	.....	22 98	27 01	.....
53	51 89	86 76	67 01	58 33	656 44	111 24	77 61	62 85	.....	.....	.....	.....	24 53	28 98	.....
54	54 33	89 05	69 08	60 42	668 61	112 31	78 95	64 51	.....	.....	.....	.....	26 26	31 16	.....
55	56 93	91 42	71 27	62 66	680 91	113 49	80 45	66 33	.....	.....	.....	.....	28 17	33 56	.....
56	59 70	93 92	73 60	65 05	693 30	114 79	82 08	.....	.....	.....	.....	.....	30 29	36 22	.....
57	62 66	96 54	76 06	67 64	705 76	116 22	83 88	.....	.....	.....	.....	.....	32 68	39 14	.....
58	65 83	99 29	78 73	70 40	718 28	117 80	85 86	.....	.....	.....	.....	.....	35 22	42 35	.....
59	69 21	102 20	81 57	73 38	730 83	119 55	88 06	.....	.....	.....	.....	.....	38 08	45 89	.....
60	72 84	105 28	84 69	76 59	743 39	121 47	90 48	.....	.....	.....	.....	.....	41 24	49 77	.....
61	76 70	108 50	87 84	80 04	755 94	123 58	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	80 85	111 98	91 34	83 77	768 45	125 98	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	85 29	115 58	95 09	87 81	780 91	128 51	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	90 05	119 46	99 13	92 17	793 29	131 36	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	95 14	123 60	103 48	96 90	805 56	134 49	.....	.....	.....	.....	.....	.....	.....	.....	.....

For policies including Disability Benefits addition of 15c to $1.81 per 1,000 is made according to age of insured and form of policy.

For semi-annual rates add 2 per cent and divide by 2. For quarterly rates add 3 per cent and divide by 4. Any fraction of a cent in the result is to be taken as one cent.

*Convertible at any time during term; without medical examination during first five years.

(Limit $50,000)

Premium Rates for $1,000 (Participating), Providing for Waiver of Premiums in Event of Total and Permanent Disability Before Attaining Age 60.

American 3 per cent — Adopted March 1, 1917

Age	LIFE				ENDOWMENT						
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr.	30 Yr.	35 Yr.	40 Yr.
15	$16 51	$42 59	$31 47	$26 01	101 00	$65 02	$47 38	$37 07	$30 44	$25 91	$22 72
16	16 81	43 16	31 89	26 36	101 05	65 07	47 43	37 14	30 51	26 00	22 82
17	17 14	43 76	32 33	26 73	101 10	65 14	47 50	37 21	30 60	26 10	22 94
18	17 49	44 37	32 79	27 13	101 16	65 20	47 58	37 29	30 69	26 20	23 07
19	17 84	45 00	33 27	27 52	101 22	65 27	47 65	37 38	30 78	26 32	23 20
20	18 21	45 66	33 76	27 93	101 29	65 34	47 74	37 47	30 89	26 43	23 35
21	18 60	46 33	34 26	28 36	101 37	65 43	47 82	37 56	31 00	26 58	23 52
22	19 00	47 03	34 79	28 80	101 43	65 50	47 92	37 67	31 12	26 72	23 69
23	19 43	47 74	35 34	29 25	101 51	65 59	48 01	37 78	31 25	26 87	23 89
24	19 88	48 50	35 90	29 74	101 60	65 68	48 11	37 90	31 39	27 04	24 11
25	20 34	49 26	36 48	30 22	101 68	65 79	48 23	38 02	31 54	27 23	24 34
26	20 84	50 06	37 08	30 73	101 78	65 88	48 34	38 16	31 71	27 43	24 59
27	21 35	50 89	37 71	31 27	101 88	65 99	48 47	38 31	31 89	27 66	24 87
28	21 89	51 74	38 35	31 82	101 98	66 12	48 61	38 48	32 08	27 90	25 17
29	22 46	52 62	39 02	32 38	102 09	66 24	48 75	38 65	32 30	28 18	25 51
30	23 06	53 53	39 71	32 98	102 22	66 38	48 91	38 84	32 55	28 49	25 88
31	23 72	54 47	40 44	33 60	102 37	66 54	49 10	39 05	32 82	28 82	26 30
32	24 39	55 45	41 18	34 24	102 51	66 71	49 29	39 31	33 13	29 19	26 75
33	25 09	56 46	41 96	34 92	102 67	66 90	49 52	39 57	33 46	29 60	27 24
34	25 85	57 50	42 77	35 62	102 84	67 10	49 75	39 86	33 83	30 04	27 78
35	26 64	58 59	43 61	36 36	103 03	67 31	50 02	40 18	34 22	30 53	28 37
36	27 48	59 71	44 50	37 14	103 22	67 55	50 30	40 56	34 66	31 07	.....
37	28 37	60 89	45 41	37 96	103 45	67 81	50 61	40 96	35 14	31 65	.....
38	29 30	62 10	46 36	38 81	103 68	68 09	50 96	41 39	35 68	32 31	.....
39	30 28	63 36	47 37	39 70	103 94	68 41	51 35	41 88	36 26	33 01	.....
40	31 34	64 67	48 40	40 65	104 22	68 75	51 78	42 41	36 91	33 79	.....
41	32 46	66 02	49 50	41 65	104 53	69 13	52 28	42 99	37 62	.....	.....
42	33 64	67 44	50 64	42 70	104 87	69 57	52 82	43 64	38 40	.....	.....
43	34 89	68 91	51 83	43 82	105 25	70 03	53 42	44 36	39 27	.....	.....
44	36 23	70 43	53 09	45 00	105 68	70 56	54 08	45 14	40 21	.....	.....
45	37 67	72 02	54 42	46 24	106 14	71 15	54 80	46 03	41 27	.....	.....
46	39 17	73 68	55 84	47 56	106 67	71 84	55 59	46 98	.....	.....	.....
47	40 78	75 42	57 34	48 96	107 25	72 58	56 47	48 05	.....	.....	.....
48	42 52	77 23	58 91	50 46	107 90	73 42	57 47	49 22	.....	.....	.....
49	44 36	79 14	60 57	52 03	108 62	74 32	58 55	50 53	.....	.....	.....
50	46 32	81 13	62 33	53 72	109 43	75 33	59 75	51 96	.....	.....	.....
51	48 41	83 27	64 17	55 53	110 41	76 43	61 05	.....	.....	.....	.....
52	50 64	85 51	66 13	57 45	111 43	77 66	62 52	.....	.....	.....	.....
53	53 04	87 85	68 20	59 51	112 63	78 99	64 12	.....	.....	.....	.....
54	55 59	90 31	70 41	61 72	113 90	80 47	65 90	.....	.....	.....	.....
55	58 33	92 87	72 75	64 10	115 29	82 12	67 84	.....	.....	.....	.....

For semi-annual rates, add 2 per cent and divide by 2.
For quarterly rates add 3 per cent and divide by 4.
Any fraction of a cent in the result is to be taken as one cent.

Premium Rates (Participating) for $10.00 Monthly Income for 20 Years Certain, with Extra Rates to Continue the Income to Beneficiary During Life.

American 3% Reserve. Commuted Value, $1,814.[illegible]

Age of Insured.	LIFE					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Rates for 20 Years Certain	Extra Rates to Continue Income for Life. Age of Beneficiary										Extra Rates to Continue Income for Life. Age of Beneficiary			
		[illegible]	[illegible]	[illegible]	[illegible]					[illegible]		[illegible]	[illegible]	[illegible]	[illegible]
20	$[illegible] 67	$5 02	$3 05	$1 44	$0 48	$50 90	$7 12	$4 10	$1 75	$0 48	$[illegible]	$31 70	$25 57	$21 87	$[illegible] 40
21	[illegible] 39	5 11	3 12	1 44	43	51 17	7 24	4 17	1 76	45	[illegible]	30 99	24 64	20 59	19 42
22	34 10	5 21	3 17	1 47	43	51 97	7 34	4 19	1 78	43	[illegible]	30 [illegible]	23 7[illegible]	19 64	18 [illegible]
23	34 [illegible]	5 30	3 20	1 48	43	52 79	7 46	4 26	1 80	45	[illegible]	29 84	2[illegible] 8[illegible]	18 62	17 31
24	35 70	5 42	3 24	1 49	43	53 6[illegible]	7 5[illegible]	4 30	1 82	47	[illegible] 91	29 00	21 97	17 80	16 [illegible]
25	36 [illegible]	5 54	3 [illegible]	1 [illegible]	43	54 36	7 72	4 37	1 85	47	87 12	28 [illegible]	21 0[illegible]	16 70	15 13
26	37 44	5 66	3 34	1 54	43	55 47	7 88	4 40	1 87	47	87 [illegible]	27 72	20 2[illegible]	15 79	14 18
27	38 07	5 80	3 41	1 56	45	56 46	8 05	4 47	1 87	50	87 [illegible]	27 08	19 34	14 [illegible]	13 16
28	39 25	5 97	3 48	1 58	45	57 45	8 19	4 55	1 89	50	87 [illegible]	26 51	18 84	13 87	12 17
29	40 [illegible]	6 11	3 65	1 61	47	58 47	8 38	4 64	1 94	50	88 07	25 95	17 7[illegible]	12 9[illegible]	11 [illegible]
30	41 45	6 30	3 65	1 6[illegible]	47	59 56	8 57	4 71	1 96	50	88 [illegible]	25 40	16 [illegible]	12 00	10 [illegible]
31	42 61	6 51	3 74	1 6[illegible]	47	60 69	8 81	4 81	2 01	50	[illegible]	24 91	16 24	11 13	9 [illegible]
32	43 81	6 70	3 84	1 73	50	61 84	9 04	4 97	2 04	52	[illegible] 01	24 4[illegible]	15 [illegible]	10 37	8 40
33	45 06	6 94	3 95	1 75	50	63 14	9 33	5 04	2 07	52	[illegible]	24 08	14 9[illegible]	9 49	7 [illegible]
34	46 4[illegible]	7 24	4 05	1 80	50	64 29	9 64	5 16	2 12	54	[illegible] 7[illegible]	23 78	14 37	8 7[illegible]	6 77
35	47 80	7 55	4 19	1 85	50	65 61	10 01	5 25	2 18	54	89 [illegible]	23 [illegible]	13 [illegible]	8 0[illegible]	6 [illegible]
36	49 30	7 91	4 30	1 89	50	66 99	10 38	5 46	2 27	57	90 7[illegible]	23 1[illegible]	13 [illegible]	7 [illegible]	5 [illegible]
37	50 84	8 29	4 55	1 94	52	68 44	10 80	5 73	2 34	57	91 24	23 06	13 0[illegible]	6 79	4 [illegible]
38	52 52	8 71	4 72	2 04	54	69 96	11 27	5 97	2 41	59	91 [illegible]	23 04	12 [illegible]	6 25	4 05
39	54 26	9 14	4 98	2 11	57	71 61	11 72	6 20	2 49	59	92 [illegible]	23 [illegible]	12 [illegible]	5 [illegible]	3 [illegible]
40	56 12	9 64	5 21	2 15	59	73 18	12 24	6 44	2 56	62	93 27	23 [illegible]	12 10	5 37	3 [illegible]
41	58 10	10 16	5 49	2 27	59	74 92	12 82	6 70	2 6[illegible]	64	94 04	23 08	11 [illegible]	5 04	2 [illegible]
42	60 19	10 80	5 97	2 39	62	76 73	13 47	7 03	2 7[illegible]	66	94 [illegible]	23 [illegible]	11 91	4 7[illegible]	2 [illegible]
43	62 40	11 46	6 19	2 51	66	78 67	14 16	7 39	2 [illegible]	71	95 [illegible]	23 44	11 91	4 [illegible]	1 [illegible]
44	64 76	12 17	6 61	2 65	69	80 72	14 9[illegible]	7 77	3 0[illegible]	73	97 [illegible]	23 7[illegible]	12 00	4 [illegible]	1 [illegible]
45	67 [illegible]	13 02	6 91	2 82	73	82 8[illegible]	15 72	8 21	3 22	78	9[illegible] [illegible]	24 17	12 1[illegible]	4 [illegible]	1 40
46	69 [illegible]	13 92	7 39	3 01	76	85 17	16 64	8 71	3 40	82	[illegible]	24 [illegible]	12 4[illegible]	4 [illegible]	1 [illegible]
47	72 76	14 97	7 85	3 20	80	87 60	17 56	9 23	3 65	86	101 06	25 0[illegible]	12 71	4 31	1 [illegible]
48	75 81	15 93	8 [illegible]	3 43	85	90 19	18 69	9 83	3 85	92	102 72	25 [illegible]	13 07	4 4[illegible]	1 16
49	79 02	17 05	9 14	3 6[illegible]	90	92 91	19 77	10 49	4 10	97	104 [illegible]	26 [illegible]	13 4[illegible]	4 [illegible]	1 14
50	82 45	18 30	9 87	3 95	97	95 89	21 00	11 25	4 60	1 04	106 [illegible]	27 08	13 97	4 [illegible]	1 11
51	86 09	19 63	10 63	4 26	1 01	98 95	22 32	12 [illegible]	4 71	1 11	108 80	27 89	14 49	5 09	1 16
52	[illegible] 97	21 09	11 [illegible]	4 64	1 11	102 27	23 77	12 93	5 09	1 18	111 [illegible]	2[illegible] 91	15 [illegible]	5 4[illegible]	1 21
53	94 13	22 [illegible]	1[illegible] [illegible]	5 02	1 21	105 87	25 29	13 87	5 49	1 28	114 01	[illegible]	16 [illegible]	5 7[illegible]	1 2[illegible]
54	[illegible] 86	24 41	13 57	5 49	1 30	109 80	26 92	14 44	5 92	1 33	117 0[illegible]	31 [illegible]	16 [illegible]	6 2[illegible]	1 37
55	100 27	28 [illegible]	14 70	5 97	1 40	11[illegible] 67	28 [illegible]	15 [illegible]	6 39	1 49	120 [illegible]	[illegible] 74	17 0[illegible]	6 4[illegible]	1 40
56	106 90	29 31	15 [illegible]	6 51	1 56	118 00	30 61	17 12	6 89	1 63	...	...	...	...	...
57	113 47	30 52	17 31	7 10	1 73	12[illegible] 70	3[illegible] [illegible]	18 44	7 46	1 80	...	...	...	...	...
58	119 42	32 80	1[illegible] 62	7 76	1 87	1[illegible] 71	34 97	19 49	8 17	1 94	...	...	...	...	...
59	12[illegible] [illegible]	3[illegible] 39	20 45	8 53	2 06	13[illegible] 11	37 39	21 62	8 90	2 13	...	...	...	...	...
60	13[illegible]	[illegible]	[illegible]	9 37	2 27	139 93	[illegible]	[illegible] 30	9 71	2 34	...	...	...	...	...
61	1[illegible] 13	41 0[illegible]	2[illegible] 34	10 30	2 53	145 19	42 79	25 19	10 63	2 54	...	...	...	...	...
62	146 64	44 2[illegible]	[illegible] 37	11 29	2 73	151 96	45 79	27 25	11 62	2 7[illegible]	...	...	...	...	...
63	15[illegible] 72	47 [illegible]	[illegible] 09	12 43	3 0[illegible]	15[illegible] [illegible]	4[illegible] [illegible]	29 48	12 [illegible]	3 10	...	...	...	...	...
64	16[illegible] [illegible]	51 40	31 22	13 64	3 44	167 [illegible]	52 64	31 91	13 87	3 4[illegible]	...	...	...	...	...
65	178 [illegible]	[illegible]	[illegible]	15 01	3 79	17[illegible] 78	56 29	34 54	15 [illegible]	3 81	...	...	...	...	...

Largest Amount of Insurance it will write on a Single Life, "No Specified Limit." Premium rates for Each $1,000 Insurance (Participating). Adopted February 1, 1909.

Age at Issue.	Ordinary Life $5,000 Policy. Written in Amounts of $5,000 or over. Annual Premiums only. Adopted July 1, 1916	Including Total and Permanent Disability Benefits. LIFE. 10 Annual Premiums.	LIFE. 15 Annual Premiums.	LIFE. 20 Annual Premiums.	Endowment at 85 Continuous Annual Premiums.	ENDOWMENT. Continuous Annual Premiums 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	10-Year Renewable Term. Adopted Jan. 1, 1911.
20	$72 45	$36 61	$27 08	$22 42	$14 87	$91 29	$57 83	$41 52	$32 06	$26 06	$ 9 70
21	74 00	37 19	27 51	22 79	15 19	91 33	57 87	41 57	32 12	26 14	9 78
22	75 70	37 80	27 97	23 17	15 54	91 38	57 94	41 64	32 21	26 24	9 85
23	77 45	38 43	28 44	23 57	15 90	91 43	58 00	41 71	32 29	26 33	9 94
24	79 30	39 07	28 91	23 98	16 27	91 47	58 05	41 77	32 36	26 43	10 03
25	81 15	39 75	29 44	24 42	16 68	91 53	58 12	41 86	32 48	26 56	10 13
26	83 20	40 44	29 94	24 85	17 09	91 58	58 18	41 93	32 56	26 68	10 23
27	85 35	41 16	30 49	25 31	17 53	91 65	58 26	42 02	32 67	26 82	10 34
28	87 55	41 91	31 06	25 79	17 99	91 72	58 34	42 12	32 80	26 98	10 46
29	89 90	42 68	31 65	26 28	18 47	91 79	58 42	42 22	32 92	27 14	10 59
30	92 40	43 50	32 27	26 80	18 99	91 87	58 53	42 35	33 08	27 33	10 74
31	95 05	44 33	32 89	27 35	19 53	91 95	58 62	42 47	33 24	27 54	10 90
32	97 75	45 21	33 55	27 92	20 10	92 05	58 73	42 62	33 42	27 77	11 08
33	100 65	46 10	34 24	28 49	20 70	92 13	58 85	42 75	33 60	28 02	11 26
34	103 75	47 03	34 95	29 11	21 33	92 25	58 98	42 93	33 82	28 30	11 48
35	107 00	48 01	35 69	29 76	22 00	92 36	59 13	43 12	34 06	28 62	11 70
36	110 45	49 01	36 46	30 43	22 71	92 49	59 28	43 31	34 33	28 95	11 96
37	114 05	50 06	37 27	31 13	23 48	92 63	59 47	43 55	34 64	29 35	12 25
38	117 95	51 15	38 12	31 88	24 27	92 79	59 67	43 81	34 97	29 78	12 58
39	122 00	52 27	38 98	32 64	25 11	92 94	59 88	44 09	35 34	30 24	12 93
40	126 30	53 45	39 91	33 46	26 01	93 14	60 13	44 42	35 75	30 77	13 34
41	130 95	54 65	40 87	34 32	26 97	93 34	60 40	44 76	36 21	31 34	13 79
42	135 75	55 91	41 86	35 21	27 97	93 57	60 70	45 16	36 72	31 96	14 31
43	141 00	57 23	42 91	36 17	29 05	93 82	61 03	45 60	37 28	32 69	14 90
44	146 50	58 60	44 01	37 17	30 19	94 11	61 42	46 10	37 92	33 48	15 56
45	152 40	60 08	45 16	38 24	31 42	94 43	61 85	46 65	38 62	34 35	16 31
46	158 60	61 52	46 39	39 36	32 72	94 80	62 33	47 27	39 41	35 30	17 16
47	165 30	63 06	47 66	40 56	34 10	95 21	62 87	47 96	40 27	36 36	18 13
48	172 40	64 67	49 01	41 83	35 58	95 66	63 47	48 72	41 23	37 50	19 19
49	179 95	66 35	50 41	43 18	37 16	96 17	64 13	49 58	42 29	38 77	20 39
50	188 05	68 11	51 90	44 61	38 85	96 75	64 89	50 53	43 47	40 15	21 71
51	196 65	69 94	53 48	46 14	40 65	97 39	65 71	51 59	44 76	.....	23 19
52	205 80	71 84	55 13	47 76	42 56	98 09	66 62	52 74	46 18	.....	24 83
53	215 60	73 84	56 89	49 50	44 62	98 88	67 66	54 01	47 75	.....	26 63
54	226 05	75 90	58 74	51 36	46 80	99 75	68 78	55 45	49 44	.....	28 63
55	237 20	78 08	60 71	53 35	49 15	100 72	70 03	57 03	51 32	.....	30 84
56	249 10	80 36	62 80	55 48	51 65	101 70	71 42	58 76	.....	.....	33 28
57	261 80	82 73	65 02	57 76	54 33	102 97	72 96	60 66	.....	.....	35 95
58	275 35	85 22	67 38	60 21	57 19	104 27	74 64	62 74	.....	.....	38 90
59	289 95	87 84	69 90	62 84	60 28	105 73	76 53	65 05	.....	.....	42 15
60	305 45	90 61	72 59	65 68	63 58	107 33	78 60	67 57	.....	.....	45 17
61	322 05	93 53	75 49	.....	.....	109 11	80 39	.....	.....	.....	.....
62	339 85	96 61	78 58	.....	.....	111 08	83 41	.....	.....	.....	.....
63	358 95	99 88	81 91	.....	.....	113 25	86 19	.....	.....	.....	.....
64	379 35	103 35	85 48	.....	.....	115 67	89 24	.....	.....	.....	.....
65	401 25	107 04	89 33	.....	.....	118 33	92 59	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2. *Annual Premiums only.
For quarterly rates add 6 per cent and divide by 4.

LIFE ANNUITIES—MALE

Age Last Birthday	$1000 WILL PURCHASE			Age Last Birthday			
	Annually	Semi-Annually	Quarterly		Annually	Semi-Annually	Quarterly
10	$47.20	$23.37	$11.62	50	$73.88	$36.27	$17.97
11	47.51	23.48	11.67	51	75.60	37.10	18.38
12	47.73	23.56	11.72	52	77.42	37.96	18.81
13	47.96	23.70	11.78	53	79.37	38.91	19.27
14	48.20	23.81	11.84	54	81.43	39.99	19.76
15	48.46	23.94	11.90	55	83.64	40.96	20.27
16	48.72	24.07	11.96	56	86.00	42.09	20.83
17	49.00	24.20	12.03	57	88.51	43.30	21.42
18	49.30	24.35	12.10	58	91.20	44.58	22.06
19	49.60	24.50	12.17	59	94.08	45.96	22.72
20	49.93	24.65	12.25	60	97.18	47.43	23.44
21	50.26	24.82	12.33	61	100.46	49.00	24.20
22	50.62	24.99	12.42	62	104.09	50.68	25.03
23	50.99	25.17	12.51	63	107.81	52.49	25.90
24	51.38	25.37	12.60	64	111.89	54.42	26.85
25	51.79	25.57	12.70	65	116.31	56.51	27.90
26	52.23	25.78	12.81	66	119.83	58.17	28.67
27	52.66	26.00	12.92	67	123.67	59.96	29.55
28	53.16	26.23	13.03	68	127.84	61.94	30.50
29	53.67	26.48	13.15	69	132.35	64.06	31.53
30	54.19	26.74	13.28	70	137.23	66.24	32.68
31	54.75	27.01	13.41	71	142.51	68.50	33.82
32	55.34	27.29	13.55	72	146.91	70.85	34.81
33	55.96	27.59	13.70	73	151.73	73.09	35.89
34	56.61	27.91	13.86	74	157.01	75.54	37.07
35	57.30	28.24	14.02	75	161.39	77.57	38.05
36	58.02	28.60	14.20	76	166.31	79.82	39.14
37	58.79	28.97	14.38	77	171.79	82.34	40.35
38	59.59	29.36	14.57	78	177.90	85.16	41.69
39	60.45	29.77	14.78	79	184.64	88.35	43.17
40	61.36	30.21	14.99	80	192.16	91.88	44.81
41	62.30	30.67	15.22	81	198.93	94.75	46.20
42	63.31	31.16	15.46	82	205.04	97.53	47.60
43	64.38	31.68	15.72	83	210.61	100.04	48.80
44	65.51	32.23	15.98	84	215.75	102.35	49.90
45	66.71	32.81	16.27	85	220.60	104.54	50.94
46	67.98	33.42	16.57	and			
47	69.32	34.07	16.89	over			
48	70.75	34.76	17.23				
49	72.27	35.49	17.59				

LIFE ANNUITIES—MALE

Age Last Birthday	COST OF $100 ANNUITY			Age Last Birthday			
	$100 Annually	$50 Semi-Annually	$25 Quarterly		$100 Annually	$50 Semi-Annually	$25 Quarterly
10	$2114.20	$2139.20	$2151.80	50	$1358.50	$1378.50	$1388.60
11	2104.90	2129.90	2142.40	51	1332.80	1347.80	1360.30
12	2095.20	2120.20	2132.70	52	1291.60	1318.60	1339.10
13	2085.10	2110.10	2122.60	53	1260.00	1285.00	1297.50
14	2074.80	2099.60	2112.10	54	1228.00	1253.00	1269.50
15	2063.70	2088.70	2101.20	55	1196.60	1220.60	1232.10
16	2052.40	2077.40	2089.90	56	1162.80	1187.80	1200.20
17	2040.70	2065.70	2078.20	57	1129.80	1154.80	1167.30
18	2028.90	2053.60	2066.10	58	1096.50	1121.50	1134.60
19	2016.00	2041.00	2053.50	59	1062.90	1087.90	1100.40
20	2003.00	2028.00	2040.50	60	1029.20	1054.20	1066.70
21	1989.50	2014.50	2027.00	61	995.40	1020.60	1033.20
22	1975.60	2000.60	2013.10	62	961.50	986.50	999.60
23	1961.10	1986.10	1998.60	63	927.60	952.60	965.10
24	1946.20	1971.20	1983.70	64	893.70	918.70	931.20
25	1930.70	1945.70	1958.20	65	859.80	884.80	897.30
26	1914.70	1929.70	1942.20	66	834.50	859.50	872.00
27	1898.10	1923.10	1935.60	67	808.80	833.60	846.10
28	1881.00	1906.00	1918.50	68	782.30	807.20	819.70
29	1863.40	1888.40	1900.90	69	755.80	780.60	793.10
30	1845.20	1870.20	1882.70	70	728.70	753.70	766.20
31	1826.40	1851.40	1863.90	71	701.70	726.70	739.20
32	1807.00	1832.00	1844.50	72	689.70	705.70	712.20
33	1787.10	1812.10	1824.60	73	659.10	654.10	666.60
34	1766.50	1791.50	1804.00	74	636.90	651.90	674.40
35	1745.30	1770.30	1782.80	75	619.60	644.60	657.10
36	1723.50	1748.50	1761.00	76	601.30	626.30	638.80
37	1701.10	1726.10	1738.60	77	582.10	607.10	619.60
38	1678.00	1703.00	1715.50	78	562.10	587.10	599.60
39	1654.30	1679.30	1691.80	79	541.60	566.60	579.10
40	1630.00	1655.00	1667.50	80	520.40	545.40	557.90
41	1605.10	1630.10	1642.60	81	503.70	527.70	540.20
42	1579.50	1604.50	1617.00	82	487.70	512.70	525.20
43	1553.30	1578.30	1590.80	83	474.80	499.80	512.30
44	1526.50	1551.50	1564.00	84	463.50	488.50	501.00
45	1499.10	1524.10	1536.60	85	453.30	478.30	490.80
46	1471.10	1496.10	1508.60	and			
47	1442.50	1467.50	1480.00	over			
48	1413.40	1438.40	1450.90				
49	1383.70	1408.70	1421.30				

LIFE ANNUITIES—FEMALE

Age Last Birthday	$1000 WILL PURCHASE			Age Last Birthday			
	Annually	Semi-Annually	Quarterly		Annually	Semi-Annually	Quarterly
10	$43.22	$21.26	$10.62	50	$66.18	$32.56	$16.14
11	43.41	21.47	10.68	51	67.61	33.24	16.48
12	43.61	21.57	10.73	52	69.13	33.96	16.85
13	43.83	21.68	10.78	53	70.74	34.75	17.28
14	44.06	21.78	10.83	54	72.45	35.58	17.68
15	44.28	21.90	10.89	55	74.27	36.46	18.09
16	44.52	22.02	10.95	56	76.21	37.39	18.53
17	44.77	22.14	11.01	57	78.27	38.38	19.01
18	45.04	22.27	11.07	58	80.47	39.44	19.53
19	45.33	22.41	11.14	59	82.82	40.57	20.06
20	45.61	22.55	11.21	60	85.33	41.77	20.67
21	45.91	22.70	11.29	61	88.00	43.06	21.30
22	46.22	22.85	11.36	62	90.88	44.42	21.97
23	46.57	23.01	11.44	63	93.94	45.89	22.69
24	46.92	23.19	11.53	64	97.28	47.46	23.45
25	47.28	23.36	11.61	65	100.78	49.14	24.27
26	47.66	23.55	11.71	66	104.55	50.94	25.15
27	48.07	23.75	11.80	67	108.62	52.88	26.08
28	48.49	23.96	11.91	68	112.99	54.95	27.10
29	48.94	24.17	12.01	69	117.72	57.18	28.18
30	49.40	24.40	12.12	70	122.80	59.57	29.35
31	49.89	24.64	12.24	71	128.29	62.15	30.60
32	50.40	24.89	12.37	72	132.89	64.31	31.65
33	50.94	25.15	12.50	73	137.87	66.64	32.77
34	51.51	25.43	12.63	74	143.29	69.17	34.00
35	52.11	25.72	12.78	75	147.75	71.26	35.00
36	52.73	26.02	12.93	76	152.65	73.52	36.10
37	53.39	26.34	13.09	77	158.03	76.01	37.30
38	54.09	26.68	13.25	78	163.44	78.05	38.28
39	54.82	27.04	13.43	79	167.39	80.33	39.28
40	55.59	27.42	13.61	80	172.98	82.90	40.61
41	56.41	27.81	13.81	81	177.62	85.08	41.63
42	57.27	28.22	14.02	82	183.02	87.50	42.82
43	58.18	28.67	14.23	83	189.07	90.27	44.14
44	59.14	29.14	14.46	84	195.89	93.57	45.82
45	60.15	29.63	14.71	85	203.54	96.94	47.52
46	61.22	30.15	14.96	and			
47	62.36	30.70	15.22	over			
48	63.56	31.30	15.53				
49	64.88	31.90	15.87				

LIFE ANNUITIES—FEMALE

Age Last Birthday	COST OF $100 ANNUITY			Age Last Birthday			
	$100 Annually	$50 Semi-Annually	$25 Quarterly		$100 Annually	$50 Semi-Annually	$25 Quarterly
10	$2313.90	$2328.90	$2351.40	50	$1511.10	$1536.10	$1568.60
11	2303.60	2328.60	2341.10	51	1479.10	1504.10	1516.60
12	2292.90	2317.90	2330.40	52	1446.60	1471.60	1484.10
13	2281.80	2306.80	2319.30	53	1413.70	1438.70	1451.20
14	2270.30	2295.30	2307.80	54	1380.30	1405.30	1417.80
15	2258.40	2283.40	2295.90	55	1346.40	1371.40	1383.90
16	2246.10	2271.10	2283.60	56	1312.20	1337.20	1349.70
17	2233.40	2258.40	2270.90	57	1277.60	1302.60	1315.10
18	2220.20	2245.20	2257.70	58	1242.70	1267.70	1280.20
19	2206.60	2231.60	2244.10	59	1207.50	1232.50	1245.00
20	2192.50	2217.50	2230.00	60	1172.00	1197.00	1209.50
21	2178.00	2203.00	2215.50	61	1136.30	1161.30	1173.80
22	2163.00	2188.00	2200.50	62	1100.40	1125.40	1137.90
23	2147.50	2172.50	2185.00	63	1064.50	1089.50	1102.00
24	2131.50	2156.50	2169.00	64	1028.50	1053.50	1066.00
25	2115.00	2140.00	2152.50	65	992.50	1017.40	1029.90
26	2098.00	2123.00	2135.50	66	956.50	981.50	993.90
27	2080.40	2105.40	2117.90	67	920.60	945.60	958.10
28	2062.20	2087.20	2099.70	68	885.00	910.00	922.50
29	2043.50	2068.50	2081.00	69	849.50	874.50	887.00
30	2024.20	2049.20	2061.70	70	814.20	839.20	851.80
31	2004.40	2029.40	2041.90	71	779.50	804.50	817.00
32	1984.00	2009.00	2021.50	72	752.50	777.50	790.00
33	1963.00	1988.00	2000.50	73	725.90	750.90	763.50
34	1941.40	1966.40	1978.90	74	697.90	722.90	735.40
35	1919.20	1944.20	1956.70	75	676.80	701.80	714.20
36	1896.40	1921.40	1933.90	76	655.10	680.10	692.60
37	1872.90	1897.90	1910.40	77	632.80	657.80	670.30
38	1848.80	1873.80	1886.30	78	615.60	640.60	653.10
39	1824.10	1849.10	1861.60	79	597.40	622.40	634.90
40	1798.80	1823.80	1836.30	80	578.10	603.10	615.60
41	1772.80	1797.80	1810.30	81	563.00	588.00	600.50
42	1746.10	1771.10	1783.60	82	546.40	571.40	583.90
43	1718.90	1743.90	1756.40	83	528.90	553.90	566.40
44	1691.00	1716.00	1728.50	84	510.50	535.50	548.00
45	1662.50	1687.50	1700.00	85	491.20	516.20	528.80
46	1633.40	1658.40	1670.90	and			
47	1603.70	1628.70	1641.20	over			
48	1573.40	1598.40	1610.90				
49	1542.50	1567.50	1580.00				

Largest Amount of Insurance it will write on a Single Life $50,000. Premiums for each $1,000 Insurance (Nonparticipating).

Age at Issue.	Adopted Oct. 15, 1915		Adopted January 1, 1916.									Adopted Jan. 1, 1906			
			LIFE.			ENDOWMENT. Continuous Annual Premiums.							TERM		
	Whole Life $5,000 Policy Written for $5,000 or over.	Continuous Premiums Endowment at 85.	10 Annual Premiums	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Preferred Life.	20 Payment Life Option Policy	Renewable Exchangeable. *5 Years.	Renewable Exchangeable. *10 Years.	20-Years. Non-Renewable.
20	$68 00	$14 60	$34 57	$25 65	$21 34	$90 18	$57 03	$40 85	$31 25	$25 15	$14 63	$31 22	$ 9 55	$ 9 70	$10 52
21	69 45	14 92	35 12	26 06	21 69	90 21	57 06	40 89	31 30	25 22	14 91	31 44	9 61	9 77	10 62
22	71 05	15 26	35 68	26 49	22 04	90 25	57 10	40 94	31 36	25 29	15 19	31 68	9 68	9 85	10 75
23	72 70	15 62	36 27	26 93	22 41	90 28	57 14	40 99	31 42	25 37	15 51	31 97	9 74	9 94	10 88
24	74 40	15 98	36 88	27 38	22 80	90 31	57 18	41 04	31 49	25 46	15 82	32 25	9 81	10 03	11 01
25	76 20	16 37	37 50	27 86	23 21	90 34	57 22	41 10	31 57	25 55	16 16	32 54	9 90	10 12	11 18
26	78 10	16 78	38 16	28 35	23 62	90 38	57 28	41 16	31 64	25 67	16 52	32 90	9 99	10 22	11 35
27	80 10	17 22	38 83	28 86	24 05	90 42	57 38	41 23	31 74	25 78	16 90	33 27	10 08	10 34	11 53
28	82 20	17 66	39 53	29 39	24 50	90 48	57 39	41 31	31 84	25 92	17 31	33 63	10 18	10 46	11 74
29	84 40	18 14	40 26	29 94	24 97	90 53	57 46	41 39	31 95	26 06	17 73	34 07	10 29	10 59	11 97
30	86 70	18 65	41 02	30 51	25 45	90 58	57 53	41 49	32 07	26 22	18 19	34 52	10 40	10 74	12 22
31	89 20	19 18	41 88	31 16	26 02	90 63	57 63	41 63	32 24	26 46	18 67	35 04	10 53	10 96	12 51
32	91 75	19 74	42 78	31 84	26 59	90 71	57 74	41 79	32 42	26 71	19 18	35 60	10 66	11 08	12 83
33	94 50	20 33	43 71	32 54	27 20	90 77	57 86	41 94	32 61	26 99	19 73	36 20	10 81	11 26	13 18
34	97 35	20 95	44 67	33 28	27 83	90 85	58 00	42 13	32 83	27 29	20 32	36 87	10 98	11 47	13 59
35	100 45	21 61	45 68	34 04	28 50	90 94	58 14	42 33	33 08	27 63	20 94	37 58	11 16	11 70	14 04
36	103 65	22 31	46 71	34 83	29 19	91 12	58 32	42 54	33 38	27 98	21 61	38 36	11 36	11 97	14 65
37	107 05	23 05	47 79	35 66	29 90	91 31	58 52	42 78	33 71	28 39	22 33	39 24	11 59	12 25	15 33
38	110 70	23 84	48 91	36 53	30 66	91 51	58 74	43 04	34 07	28 84	23 10	40 14	11 83	12 58	16 09
39	114 50	24 66	50 06	37 42	31 45	91 72	58 97	43 32	34 47	29 33	23 93	41 13	12 09	12 92	16 92
40	118 55	25 54	51 27	38 37	32 29	91 96	59 23	43 65	34 91	29 87	24 83	42 18	12 39	13 34	17 86
41	122 90	26 47	52 52	39 35	33 16	92 20	59 52	44 04	35 40	30 47	25 80	43 33	12 81	13 90	18 89
42	127 45	27 47	53 82	40 37	34 09	92 48	59 84	44 49	35 93	31 13	26 86	44 55	13 30	14 54	20 04
43	132 35	28 53	55 18	41 44	35 06	92 77	60 18	44 96	36 52	31 86	28 00	45 86	13 82	15 26	21 33
44	137 55	29 65	56 58	42 57	36 09	93 10	60 57	45 51	37 19	32 67	29 23	47 23	14 42	16 06	22 75
45	143 05	30 84	58 05	43 74	37 17	93 45	61 00	46 10	37 91	33 56	30 63	48 70	15 11	16 97	24 37
46	148 90	32 12	59 64	45 04	38 35	93 86	61 54	46 75	38 72	34 53	32 14	50 22	15 88	17 99	.....
47	155 15	33 48	61 29	46 38	39 61	94 29	62 15	47 48	39 62	35 61	33 81	51 82	16 74	19 14	.....
48	161 85	34 93	63 01	47 80	40 95	94 78	62 81	48 29	40 61	36 79	35 66	53 52	17 73	20 42	.....
49	168 95	36 49	64 80	49 30	42 38	95 31	63 54	49 19	41 71	38 09	37 73	55 24	18 84	21 86	.....
50	176 60	38 14	66 68	50 88	43 88	95 91	64 34	50 18	42 91	39 50	40 05	57 05	20 09	23 45	.....
51	184 70	39 91	68 63	52 53	45 49	96 65	65 22	51 28	44 24	.....	.....	58 90	21 47	25 23	.....
52	193 30	41 79	70 66	54 29	47 21	97 46	66 19	52 48	45 70	.....	.....	60 83	23 03	27 21	.....
53	202 50	43 80	72 79	56 14	49 03	98 35	67 27	53 81	47 31	.....	.....	62 81	24 76	29 38	.....
54	212 35	45 95	75 00	58 09	50 99	99 32	68 45	55 28	49 06	.....	.....	64 86	26 69	31 83	.....
55	222 80	48 26	77 32	60 17	53 08	100 39	69 76	56 91	50 98	.....	.....	67 01	28 84	34 54	.....
56	233 95	50 71	79 75	62 38	55 34	101 55	71 21	58 70	.....	.....	.....	.....	31 45	37 80	.....
57	245 95	53 35	82 28	64 73	57 75	102 82	72 80	60 66	.....	.....	.....	.....	34 36	41 41	.....
58	258 65	56 17	84 94	67 22	60 34	104 23	74 55	62 82	.....	.....	.....	.....	37 60	45 44	.....
59	272 35	59 19	87 74	69 89	63 12	105 77	76 50	65 20	.....	.....	.....	.....	41 20	49 91	.....
60	286 95	62 43	90 70	72 74	66 13	107 47	78 64	67 82	.....	.....	.....	.....	45 23	54 87	.....
61	302 50	66 22	.....	.....	.....	110 16	81 60	.....	.....	.....	.....	.....	48 90	59 55	.....
62	319 20	70 27	.....	.....	.....	113 06	84 84	.....	.....	.....	.....	.....	52 70	64 66	.....
63	337 15	74 62	.....	.....	.....	116 19	88 37	.....	.....	.....	.....	.....	56 85	70 26	.....
64	356 35	79 30	.....	.....	.....	119 62	92 24	.....	.....	.....	.....	.....	61 40	76 32	.....
65	377 00	84 27	.....	.....	.....	123 33	96 48	.....	.....	.....	.....	.....	66 30	82 88	.....

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.
*No policy written beyond age 55.
For policies containing disability rider, additional charge of 25c per thousand is made.

Largest Amount of Insurance it will write on a Single Life,** "No Definite Limit." Premiums for Each $1,000 Insurance. (Participating.) Adopted January 1, 1907.

Age at Issue	*Including Total and Permanent Disability Benefits. LIFE: Continuous Annual Premiums	LIFE: 10 Annual Premiums	LIFE: 15 Annual Premiums	LIFE: 20 Annual Premiums	ENDOWMENT Continuous Annual Premiums: 10 Years	ENDOWMENT: 15 Years	ENDOWMENT: 20 Years	ENDOWMENT: 25 Years	ENDOWMENT: 30 Years	TERM Renewable and Convertible: 5 Year	TERM: 10 Year	TERM: 15 Year	TERM: 20 Year
20	$19 02	$46 03	$34 34	$28 61	$101 05	$65 30	$48 02	$37 93	$31 47	$12 29	$12 42	$12 66	$12 94
21	19 43	46 71	34 86	29 06	102 03	65 39	48 13	38 [illegible]	31 61	12 30	12 51	12 77	13 07
22	19 85	47 43	35 41	29 52	102 14	65 51	48 26	38 19	31 76	12 38	12 61	12 88	13 23
23	20 30	48 16	35 97	30 00	102 23	65 62	48 37	38 33	31 91	12 46	12 72	13 01	13 39
24	20 78	48 93	36 56	30 51	102 33	65 73	48 51	38 47	32 08	12 56	12 83	13 15	13 57
25	21 27	49 72	37 17	31 02	102 43	65 84	48 65	38 63	32 26	12 67	12 96	13 31	13 76
26	21 79	50 54	37 80	31 56	102 56	65 98	48 81	38 81	32 47	12 78	13 09	13 47	13 97
27	22 33	51 39	38 45	32 12	102 69	66 12	48 96	38 99	32 68	12 90	13 23	13 65	14 19
28	22 90	52 28	39 12	32 70	102 83	66 27	49 14	39 20	32 92	13 02	13 39	13 86	14 45
29	23 51	53 18	39 82	33 30	102 97	66 42	49 33	39 41	33 17	13 17	13 55	14 06	14 74
30	24 13	54 11	40 54	33 93	103 12	66 60	49 53	39 64	33 45	13 31	13 74	14 30	15 04
31	24 80	55 08	41 30	34 58	103 28	66 78	49 75	39 88	33 74	13 47	13 95	14 56	15 39
32	25 50	56 09	42 08	35 26	103 46	66 97	49 98	40 17	34 07	13 65	14 18	14 85	15 79
33	26 23	57 14	42 89	35 96	103 64	67 19	50 23	40 46	34 43	13 84	14 42	15 17	16 22
34	27 01	58 21	43 74	36 70	103 84	67 41	50 50	40 78	34 83	14 05	14 69	15 52	16 72
35	27 83	59 34	44 61	37 48	104 05	67 66	50 81	41 14	35 25	14 29	14 98	15 92	17 28
36	28 70	60 50	45 52	38 28	104 29	67 92	51 12	41 53	35 72	14 54	15 31	16 38	17 89
37	29 61	61 69	46 47	39 12	104 53	68 21	51 47	41 96	36 24	14 83	15 68	16 88	18 58
38	30 57	62 94	47 45	40 00	104 81	68 54	51 86	42 42	36 80	15 14	16 10	17 46	19 36
39	31 59	64 23	48 49	40 92	105 09	68 89	52 29	42 94	37 42	15 47	16 54	18 10	20 21
40	32 67	65 58	49 57	41 90	105 42	69 26	52 76	43 51	38 12	15 86	17 07	18 82	21 17
41	33 82	66 97	50 69	42 93	105 76	69 69	53 28	44 13	38 86	16 27	17 65	19 62	22 22
42	35 03	68 42	51 87	44 00	106 15	70 15	53 84	44 81	39 69	16 75	18 32	20 53	23 41
43	36 33	69 92	53 10	45 13	106 56	70 66	54 46	45 56	40 58	17 28	19 07	21 54	24 72
44	37 70	71 49	54 39	46 34	107 03	71 23	55 15	46 39	41 58	17 89	19 92	22 67	26 19
45	39 16	73 12	55 76	47 62	107 54	71 86	55 92	47 32	42 68	18 59	20 88	23 95	27 79
46	40 71	74 82	57 18	48 95	108 10	72 55	56 74	48 32	43 86	19 39	21 97	25 36	29 40
47	42 36	76 60	58 69	50 39	108 74	73 32	57 67	49 43	45 16	20 29	23 20	26 94	31 14
48	44 13	78 45	60 28	51 91	109 43	74 17	58 70	50 65	46 60	21 33	24 56	28 70	33 06
49	46 00	80 39	61 96	53 52	110 20	75 11	59 82	51 99	48 15	22 50	26 10	30 64	35 18
50	48 00	82 43	63 73	55 24	111 05	76 15	61 06	53 47	49 86	23 81	27 79	32 78	37 46
51	50 12	84 53	65 58	57 08	111 98	77 28	62 42	55 02	------	25 26	29 68	34 93	39 95
52	52 38	86 74	67 56	59 03	113 00	78 53	63 92	56 84	------	26 90	31 78	37 29	42 64
53	54 79	89 05	69 64	61 12	114 12	79 92	65 56	58 77	------	28 70	34 08	39 86	45 52
54	57 37	91 47	71 85	63 35	115 36	81 44	67 37	60 88	------	30 72	36 64	42 67	48 64
55	60 11	93 99	74 21	65 74	116 72	83 11	69 34	63 17	------	32 96	39 47	45 72	51 96
56	63 04	96 65	76 70	68 30	118 21	84 95	71 51	------	------	35 44	42 59	49 06	55 50
57	66 17	99 45	79 35	71 05	119 84	86 98	73 88	------	------	38 18	46 02	52 66	59 26
58	69 51	102 37	82 18	73 98	121 65	89 19	76 48	------	------	41 20	49 79	56 56	63 25
59	73 09	105 48	85 22	77 18	123 63	91 65	79 32	------	------	44 54	53 95	60 75	67 51
60	76 92	108 76	88 47	80 59	125 81	94 35	82 44	------	------	48 24	58 51	65 25	72 01

*For policies without disability benefits reduction of 15c to $2.30 per $1,000 is made according to age, and form of policy.

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

**All above $10,000 reinsur-

Premium Rates (Participating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3½% Reserve. **Commuted Value, $1,740.00.**

Age of Insured.	LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
20	$38 03	$36 14	$34 55	$33 51	$33 09	$56 58	$53 75	$51 54	$50 24	$49 78
21	38 83	36 89	35 28	34 23	33 81	57 45	54 57	52 33	51 02	50 56
22	39 64	37 66	36 02	34 96	34 54	58 35	55 41	53 14	51 82	51 36
23	40 51	38 48	36 82	35 75	35 32	59 30	56 30	54 00	52 67	52 20
24	41 45	39 36	37 68	36 59	36 16	60 30	57 24	54 91	53 56	53 09
25	42 41	40 26	38 55	37 45	37 01	61 30	58 18	55 81	54 45	53 97
26	43 43	41 21	39 47	38 35	37 91	62 37	59 19	56 77	55 40	54 91
27	44 50	42 21	40 43	39 30	38 85	63 50	60 24	57 78	56 38	55 89
28	45 65	43 28	41 46	40 31	39 85	64 68	61 33	58 82	57 40	56 90
29	46 88	44 42	42 55	41 38	40 91	65 91	62 45	59 89	58 45	57 94
30	48 15	45 59	43 66	42 46	41 99	67 21	63 64	61 02	59 56	59 04
31	49 51	46 86	44 85	43 63	43 15	68 56	64 87	62 19	60 69	60 17
32	50 95	48 18	46 11	44 86	44 37	69 98	66 16	63 41	61 88	61 35
33	52 46	49 57	47 42	46 14	45 64	71 47	67 51	64 67	63 11	62 57
34	54 09	51 05	48 83	47 51	47 00	73 06	68 94	66 01	64 41	63 86
35	55 80	52 61	50 30	48 94	48 42	74 75	70 46	67 43	65 78	65 22
36	57 64	54 28	51 88	50 47	49 94	76 50	72 02	68 88	67 18	66 61
37	59 58	56 03	53 52	52 06	51 52	78 35	73 67	70 41	68 66	68 07
38	61 64	57 90	55 26	53 75	53 19	80 30	75 41	72 02	70 21	69 60
39	63 85	59 90	57 12	55 55	54 97	82 36	77 24	73 70	71 83	71 20
40	66 21	62 03	59 09	57 45	56 85	84 57	79 21	75 50	73 56	72 91
41	68 73	64 30	61 19	59 47	58 85	86 90	81 28	77 39	75 37	74 70
42	71 40	66 70	63 40	61 60	60 95	89 35	83 46	79 36	77 25	76 56
43	74 28	69 29	65 79	63 89	63 21	91 97	85 77	81 46	79 25	78 53
44	77 35	72 04	68 32	66 31	65 60	94 78	88 25	83 71	81 38	80 63
45	80 62	74 98	71 01	68 88	68 14	97 78	90 89	86 10	83 65	82 86
46	84 11	78 12	73 88	71 62	70 84	100 92	93 66	88 59	86 00	85 17
47	87 85	81 48	76 94	74 53	73 71	104 32	96 67	91 30	88 56	87 68
48	91 90	85 11	80 24	77 66	76 79	107 92	99 86	94 16	91 25	90 32
49	96 21	88 97	83 73	80 97	80 04	111 76	103 27	97 20	94 10	93 12
50	100 85	93 11	87 48	84 52	83 52	115 88	106 93	100 46	97 16	96 12
51	105 79	97 53	91 47	88 28	87 21	120 28	110 85	103 95	100 43	99 32
52	111 07	102 27	95 73	92 29	91 14	124 97	115 03	107 67	103 90	102 71
53	116 72	107 35	100 29	96 56	95 33	130 02	119 54	111 67	107 63	106 35
54	122 79	112 81	105 19	101 15	99 82	135 43	124 38	115 97	111 61	110 23
55	129 27	118 65	110 42	106 03	104 59	141 25	129 59	120 61	115 88	114 39
56	136 23	124 93	116 04	111 25	109 69	147 48	135 20	125 59	120 45	118 84
57	143 70	131 68	122 07	116 84	115 14	154 19	141 26	130 96	125 38	123 63
58	151 70	138 92	128 52	122 80	120 95	161 36	147 74	136 69	130 64	128 73
59	160 30	146 71	135 46	129 20	127 18	169 15	154 80	142 93	136 37	134 29
60	169 52	155 07	142 91	136 06	133 84	177 50	162 35	149 61	142 50	140 23

Largest Amount of Insurance it will write on a Single Life, †"Indefinite." Premiums for Each $1,000 Insurance (Participating).

Age at Issue.	Including Disability Benefits. *Adopted Jan. 1, 1906. LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	*Adopted January 1, 1915. ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Adopted March 1, 1910. TERM. Renewable and Convertible. 5 Years.	10 Years.	15 Years.	20 Years.
15	$17 37	$44 56	$32 98	$27 30	$100 51	$65 11	$47 74	$37 60	$31 07	.....	.....	.....	.....
16	17 70	45 16	33 43	27 68	100 69	65 25	47 87	37 72	31 19	.....	.....	.....	.....
17	18 04	45 79	33 90	28 08	100 88	65 40	47 99	37 84	31 31	.....	.....	.....	.....
18	18 40	46 43	34 39	28 48	101 07	65 56	48 14	37 97	31 45	.....	.....	.....	.....
19	18 78	47 10	34 89	28 91	101 27	65 70	48 28	38 11	31 59	.....	.....	.....	.....
20	19 18	47 80	35 42	29 35	101 49	65 87	48 43	38 25	31 74	$11 08	$11 25	$11 47	$11 73
21	19 59	48 50	35 95	29 81	101 69	66 05	48 58	38 40	31 89	11 15	11 34	11 57	11 85
22	20 02	49 24	36 50	30 26	101 92	66 22	48 75	38 57	32 06	11 22	11 43	11 67	11 99
23	20 47	50 00	37 08	30 76	102 15	66 41	48 91	38 74	32 24	11 30	11 53	11 79	12 14
24	20 96	50 79	37 68	31 27	102 39	66 60	49 09	38 91	32 42	11 38	11 63	11 92	12 30
25	21 44	51 60	38 30	31 79	102 64	66 81	49 28	39 10	32 62	11 48	11 75	12 06	12 47
26	21 97	52 44	38 93	32 32	102 90	67 01	49 47	39 30	32 85	11 59	11 86	12 21	12 66
27	22 52	53 31	39 59	32 89	103 17	67 23	49 68	39 50	33 07	11 69	11 99	12 37	12 86
28	23 09	54 21	40 27	33 48	103 44	67 46	49 89	39 73	33 32	11 80	12 14	12 56	13 09
29	23 71	55 14	40 99	34 08	103 73	67 70	50 12	39 97	33 59	11 93	12 28	12 75	13 35
30	24 33	56 11	41 72	34 72	104 03	67 96	50 37	40 23	33 88	12 06	12 46	12 96	13 63
31	25 01	57 10	42 49	35 37	104 35	68 22	50 63	40 50	34 19	12 21	12 64	13 20	13 95
32	25 71	58 13	43 28	36 06	104 68	68 50	50 90	40 80	34 53	12 37	12 85	13 46	14 31
33	26 45	59 20	44 11	36 76	105 03	68 80	51 20	41 12	34 91	12 54	13 06	13 75	14 70
34	27 23	60 30	44 96	37 50	105 33	69 12	51 51	41 46	35 31	12 73	13 31	14 07	15 15
35	28 06	61 45	45 84	38 28	105 76	69 45	51 85	41 84	35 75	12 95	13 57	14 43	15 66
36	28 94	62 63	46 77	39 09	106 16	69 80	52 21	42 26	36 23	13 18	13 88	14 85	16 21
37	29 85	63 85	47 72	39 93	106 57	70 17	52 60	42 70	36 75	13 44	14 21	15 30	16 83
38	30 83	65 13	48 72	40 83	107 01	70 57	53 02	43 19	37 33	13 72	14 59	15 82	17 55
39	31 85	66 44	49 76	41 75	107 46	71 00	53 48	43 71	37 95	14 02	14 99	16 40	18 31
40	32 94	67 81	50 85	42 72	107 95	71 46	53 98	44 29	38 65	14 37	15 47	17 05	19 18
41	34 10	69 22	51 98	43 75	108 46	71 95	54 53	44 92	39 39	14 75	15 99	17 78	20 14
42	35 32	70 70	53 17	44 82	109 01	72 49	55 12	45 62	40 22	15 18	16 60	18 60	21 21
43	36 63	72 23	54 41	45 97	109 60	73 07	55 77	46 38	41 12	15 66	17 28	19 52	22 40
44	38 01	73 82	55 71	47 18	110 22	73 70	56 49	47 21	42 12	16 21	18 05	20 55	23 74
45	39 49	75 47	57 08	48 44	110 89	74 39	57 26	48 14	43 21	16 85	18 92	21 71	25 19
46	41 05	77 20	58 51	49 80	111 61	75 14	58 11	49 15	.....	17 57	19 91	22 98	26 81
47	42 71	78 99	60 02	51 22	112 40	75 96	59 05	50 26	.....	18 39	21 03	24 42	28 58
48	44 50	80 88	61 62	52 75	113 24	76 85	60 09	51 47	.....	19 33	22 26	26 01	30 54
49	46 39	82 83	63 30	54 36	114 15	77 82	61 22	52 82	.....	20 39	23 65	27 77	32 70
50	48 40	84 88	65 06	56 08	115 13	78 89	62 46	54 29	.....	21 58	25 19	29 71	35 05
51	50 54	87 00	66 93	57 92	116 18	80 04	63 81	55 89	.....	22 90	26 90	31 86	.....
52	52 81	89 23	68 90	59 87	117 31	81 31	65 31	57 65	.....	24 37	28 80	34 22	.....
53	55 25	91 54	70 98	61 95	118 55	82 69	66 94	59 57	.....	26 01	30 89	36 82	.....
54	57 85	93 98	73 20	64 19	119 88	84 19	68 74	61 67	.....	27 84	33 21	39 66	.....
55	60 61	96 51	75 55	66 58	121 31	85 85	70 70	63 97	.....	29 87	35 77	42 78	.....
56	63 57	99 18	78 04	69 15	122 87	87 66	72 85	.....	.....	32 12	38 60	.....	.....
57	66 72	101 98	80 69	71 90	124 56	89 63	75 20	.....	.....	34 60	41 70	.....	.....
58	70 09	104 92	83 52	74 85	126 39	91 79	77 78	.....	.....	37 34	45 12	.....	.....
59	73 70	108 03	86 56	78 04	128 39	94 18	80 61	.....	.....	40 37	48 89	.....	.....
60	77 56	111 30	89 80	81 47	130 56	96 78	83 68	.....	.....	43 72	53 03	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.
*Rates for ages 15 to 19 inclusive adopted January 1, 1915.
†All above $25,000 reinsured.

Largest Amount of Insurance it will write on a Single Life, *"Indefinite." Premiums for Each $1,000 Insurance (Nonparticipating). Adopted Jan. 1 1908 (except ages 15 to 19 inclusive: 25 and 30 Year Endowments and 5, 10, 15 and 20 Year Term Rates, Adopted January 1, 1915.)

	Including Disability Benefits.												
	LIFE.				ENDOWMENT. Continuous Annual Premiums.					CONVERTIBLE TERM.			
Age at Issue.	Continuous Annual Premiums.	†10 Annual Premiums.	†15 Annual Premiums.	†20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	5 Years.	10 Years.	15 Years.	20 Years.
15	$13 54	$34 23	$25 31	$20 96	$91 60	$57 96	$41 53	$32 00	$25 92	.....	.....	.....	.....
16	13 80	34 72	25 68	21 26	91 63	57 99	41 57	32 05	25 97	.....	.....	.....	.....
17	14 07	35 22	26 05	21 58	91 67	58 04	41 62	32 11	26 04	.....	.....	.....	.....
18	14 35	35 75	26 45	21 91	91 70	58 08	41 68	32 16	26 10	.....	.....	.....	.....
19	14 65	36 29	26 85	22 25	91 75	58 13	41 73	32 22	26 18	.....	.....	.....	.....
20	14 96	36 85	27 27	22 60	91 79	58 17	41 78	32 29	26 25	$9 55	$9 70	$9 89	$10 11
21	15 29	37 44	27 71	22 97	91 83	58 22	41 84	32 36	26 34	9 61	9 78	9 98	10 21
22	15 63	38 05	28 17	23 36	91 88	58 28	41 91	32 43	26 43	9 68	9 85	10 06	10 34
23	15 99	38 68	28 64	23 75	91 93	58 34	41 97	32 52	26 53	9 74	9 94	10 16	10 46
24	16 37	39 33	29 13	24 17	91 98	58 40	42 05	32 60	26 64	9 81	10 03	10 28	10 60
25	16 77	40 00	29 64	24 59	92 04	58 47	42 13	32 70	26 75	9 90	10 13	10 40	10 75
26	17 18	40 71	30 17	25 04	92 10	58 54	42 21	32 80	26 88	9 99	10 23	10 53	10 91
27	17 62	41 44	30 72	25 51	92 17	58 62	42 30	32 91	27 03	10 08	10 34	10 66	11 09
28	18 08	42 19	31 29	25 99	92 23	58 70	42 40	33 04	27 18	10 18	10 46	10 83	11 29
29	18 57	42 97	31 88	26 49	92 31	58 79	42 51	33 17	27 85	10 29	10 59	10 99	11 51
30	19 08	43 79	32 50	27 02	92 39	58 88	42 63	33 32	27 54	10 40	10 74	11 18	11 75
31	19 62	44 63	33 13	27 56	92 48	58 99	42 76	33 48	27 75	10 53	10 90	11 38	12 03
32	20 19	45 51	33 80	28 13	92 57	59 10	42 90	33 66	27 99	10 66	11 08	11 60	12 34
33	20 79	46 41	34 49	28 73	92 67	59 23	43 06	33 87	28 25	10 81	11 26	11 85	12 68
34	21 43	47 36	35 21	29 35	92 78	59 36	43 23	34 09	28 53	10 98	11 48	12 13	13 06
35	22 10	48 33	35 96	30 00	92 90	59 51	43 42	34 33	28 85	11 16	11 70	12 44	13 50
36	22 81	49 35	36 74	30 68	93 03	59 67	43 63	34 60	29 20	11 36	11 96	12 80	13 98
37	23 56	50 40	37 55	31 39	93 17	59 85	43 86	34 91	29 59	11 59	12 25	13 19	14 51
38	24 35	51 50	38 40	32 13	93 33	60 06	44 12	35 24	30 02	11 83	12 58	13 64	15 13
39	25 19	52 63	39 29	32 91	93 50	60 28	44 41	35 62	30 50	12 09	12 93	14 14	15 79
40	26 09	53 81	40 21	33 73	93 69	60 52	44 73	36 04	31 02	12 39	13 34	14 70	16 54
41	27 04	55 03	41 17	34 60	93 90	60 80	45 09	36 50	31 61	12 71	13 79	15 33	17 36
42	28 04	56 30	42 18	35 51	94 13	61 11	45 49	37 02	32 26	13 09	14 31	16 04	18 29
43	29 11	57 63	43 24	36 47	94 39	61 45	45 94	37 59	32 97	13 50	14 90	16 83	19 31
44	30 25	59 01	44 35	37 48	94 69	61 84	46 45	38 23	33 77	13 98	15 56	17 71	20 46
45	31 47	60 44	45 51	38 55	95 02	62 28	47 01	38 94	34 64	14 53	16 31	18 71	21 71
46	32 76	61 94	46 74	39 69	95 39	62 76	47 63	39 73	.....	15 15	17 16	19 81	23 11
47	34 13	63 50	48 03	40 90	95 80	63 31	48 33	40 61	.....	15 85	18 13	21 05	24 64
48	35 60	65 13	49 38	42 18	96 27	63 92	49 11	41 58	.....	16 66	19 19	22 43	26 33
49	37 17	66 83	50 81	43 54	96 79	64 60	49 98	42 66	.....	17 58	20 39	23 94	28 19
50	38 83	68 60	52 32	44 99	97 38	65 36	50 94	43 84	.....	18 60	21 71	25 61	30 21
51	40 61	70 45	53 91	46 53	98 03	66 20	52 00	45 15	.....	19 99	23 48	.....	.....
52	42 51	72 37	55 58	48 17	98 75	67 13	53 18	46 58	.....	21 55	25 46	.....	.....
53	44 53	74 38	57 35	49 93	99 54	68 16	54 48	48 16	.....	23 30	27 66	.....	.....
54	46 68	76 47	59 22	51 80	100 43	69 31	55 92	49 88	.....	25 26	30 13	.....	.....
55	48 98	78 66	61 21	53 81	101 41	70 57	57 51	51 77	.....	27 47	32 89	.....	.....
56	51 44	80 95	63 31	55 96	102 49	71 98	59 26	.....	.....	.....	.....	.....	.....
57	54 06	83 35	65 55	58 26	103 69	73 53	61 18	.....	.....	.....	.....	.....	.....
58	56 87	85 87	67 94	60 74	105 02	75 24	63 29	.....	.....	.....	.....	.....	.....
59	59 87	88 52	70 49	63 40	106 49	77 15	65 62	.....	.....	.....	.....	.....	.....
60	63 08	91 31	73 21	66 27	108 11	79 24	68 16	.....	.....	.....	.....	.....	.....

For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by 4.
*All above $25,000 reinsured. †With Profit Sharing privilege after premium paying period.

Premium Rates (Participating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3% Reserve. Commuted Value, $1,832.00.

Age of Insured.	LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
20	$40 23	$38 28	$36 58	$35 55	$35 14	$61 04	$57 95	$55 52	$54 23	$53 77
21	41 07	39 06	37 35	36 30	35 89	61 96	59 83	56 39	55 07	54 61
22	41 96	39 90	38 17	37 09	36 68	62 88	59 69	57 24	55 90	55 44
23	42 88	40 74	39 01	37 93	37 50	63 91	60 65	58 17	56 83	56 35
24	43 88	41 67	39 89	38 81	38 38	64 97	61 63	59 14	57 77	57 29
25	44 90	42 62	40 82	39 71	39 28	66 04	62 61	60 09	58 70	58 22
26	45 99	43 63	41 81	40 71	40 25	67 20	63 67	61 11	59 69	59 21
27	47 14	44 72	42 84	41 72	41 26	68 39	64 79	62 17	60 75	60 25
28	48 32	45 83	43 88	42 76	42 30	69 64	65 95	63 28	61 84	61 34
29	49 61	47 02	45 07	43 92	43 44	70 90	67 13	64 40	62 93	62 43
30	50 93	48 24	46 23	45 05	44 57	72 27	68 39	65 60	64 14	63 61
31	52 40	49 59	47 52	46 30	45 82	73 70	69 67	66 84	65 33	64 80
32	53 89	50 96	48 85	47 60	47 10	75 23	71 05	68 12	66 59	66 06
33	55 52	52 44	50 24	48 96	48 46	76 80	72 45	69 45	67 89	67 34
34	57 23	53 99	51 71	50 39	49 89	78 47	73 96	70 86	69 25	68 70
35	59 07	55 66	53 28	51 94	51 41	80 28	75 55	72 34	70 68	70 13
36	61 04	57 44	54 94	53 56	53 02	82 15	77 23	73 91	72 19	71 61
37	63 07	59 30	56 68	55 22	54 69	84 07	78 96	75 53	73 73	73 15
38	65 29	61 28	58 54	57 03	56 48	86 20	80 82	77 25	75 40	74 80
39	67 61	63 37	60 49	58 93	58 35	88 37	82 75	79 01	77 09	76 49
40	70 12	65 63	62 56	60 95	60 35	90 67	84 76	80 85	78 88	78 26
41	72 79	68 04	64 77	63 07	62 47	93 16	86 94	82 84	80 80	80 15
42	75 63	70 59	67 13	65 33	64 71	95 74	89 24	84 89	82 78	82 11
43	78 70	73 30	69 65	67 76	67 11	98 55	91 68	87 15	84 94	84 22
44	81 97	76 21	72 32	70 33	69 63	101 53	94 30	89 50	87 17	86 43
45	85 53	79 36	75 21	73 09	72 35	104 65	97 04	92 00	89 53	88 74
46	89 29	82 69	78 25	75 97	75 20	108 08	100 04	94 71	92 07	91 23
47	93 31	86 28	81 48	79 06	78 24	111 65	103 20	97 51	94 73	93 84
48	97 65	90 14	85 00	82 38	81 52	115 50	106 60	100 55	97 58	96 64
49	102 27	94 25	88 71	85 90	84 99	119 63	110 22	103 74	100 57	99 59
50	107 20	98 68	92 68	89 65	88 67	124 00	114 12	107 20	103 80	102 74
51	112 49	103 39	96 91	93 65	92 59	128 72	118 30	110 89	107 21	106 11
52	118 11	108 46	101 45	97 88	96 75	133 75	122 76	114 84	110 86	109 68
53	124 19	113 92	106 31	102 42	101 22	139 10	127 53	119 06	114 76	113 49
54	130 70	119 71	111 52	107 30	105 98	144 86	132 65	123 58	118 97	117 60
55	137 68	125 94	117 06	112 48	111 04	151 03	138 10	128 43	123 48	121 97
56	145 14	132 59	123 04	118 04	116 46	157 69	144 03	133 66	128 34	126 68
57	153 14	139 77	129 43	123 96	122 23	164 84	150 39	139 30	133 54	131 72
58	161 69	147 46	136 30	130 30	128 40	172 53	157 29	145 41	139 10	137 13
59	170 88	155 73	143 64	137 11	135 02	180 82	164 76	151 97	145 13	142 97
60	180 71	164 65	151 59	144 39	142 09	189 71	172 84	159 09	151 63	149 25

Largest Amount of Insurance it will write on a Single Life, $100,000 Premiums for Each $1,000 Insurance (Participating). Adopted Jan. 1, 1900.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	5-Year TERM Adt'd 1906 Non-renewable Convertible in 4 Years
21	$18 40	$46 30	$34 19	$28 25	377 36	101 53	$65 43	$47 75	$37 45	$30 86	$26 41	$23 34	$21 24	$11 25
22	18 80	47 00	34 71	28 69	382 83	101 60	65 51	47 84	37 55	30 97	26 55	23 52	21 46	11 34
23	19 23	47 73	35 26	29 15	387 46	101 68	65 60	47 94	37 66	31 10	26 71	23 71	21 70	11 43
24	19 67	48 47	35 82	29 63	392 74	101 76	65 69	48 04	37 78	31 24	26 88	23 92	21 96	11 50
25	20 14	49 24	36 40	30 12	398 20	101 85	65 79	48 15	37 90	31 39	27 06	24 15	22 25	11 60
26	20 63	50 04	37 00	30 63	403 83	101 94	65 89	48 26	38 04	31 56	27 26	24 40	22 56	11 70
27	21 15	50 87	37 63	31 16	409 63	102 04	66 00	48 39	38 19	31 73	27 49	24 68	22 90	11 81
28	21 69	51 72	38 27	31 71	415 61	102 14	66 11	48 52	38 35	31 93	27 73	24 98	23 27	11 92
29	22 26	52 61	38 94	32 28	421 78	102 25	66 24	48 67	38 52	32 14	28 00	25 32	23 68	12 06
30	22 85	53 52	39 64	32 87	428 14	102 37	66 37	48 83	38 71	32 38	28 29	25 68	24 12	12 19
31	23 48	54 46	40 36	33 49	434 70	102 49	66 52	49 00	38 92	32 63	28 61	26 08	24 60	12 33
32	24 14	55 44	41 10	34 13	441 45	102 63	66 68	49 18	39 14	32 92	28 96	26 51	25 12	12 49
33	24 84	56 45	41 88	34 80	448 41	102 77	66 85	49 38	39 39	33 23	29 35	26 99	25 68	12 68
34	25 58	57 50	42 68	35 49	455 57	102 93	67 03	49 60	39 67	33 57	29 78	27 51	26 29	12 87
35	26 35	58 58	43 51	36 22	462 95	103 10	67 23	49 85	39 97	33 95	30 24	28 08	26 96	13 08
36	27 17	59 70	44 38	36 98	470 54	103 28	67 45	50 11	40 30	34 36	30 76	28 70	.....	13 31
37	28 04	60 86	45 28	37 77	478 36	103 48	67 68	50 41	40 67	34 82	31 33	29 38	.....	13 57
38	28 95	62 06	46 22	38 60	486 39	103 69	67 94	50 73	41 07	35 33	31 95	30 12	.....	13 86
39	29 92	63 30	47 20	39 47	494 65	103 93	68 28	51 09	41 52	35 89	32 63	30 92	.....	14 17
40	30 94	64 59	48 22	40 38	503 14	104 18	68 55	51 48	42 02	36 50	33 38	31 79	.....	14 52
41	32 03	65 93	49 28	41 34	511 85	104 46	68 90	51 92	42 57	37 18	34 20	.....	.....	14 90
42	33 13	67 31	50 39	42 35	520 80	104 77	69 28	52 41	43 17	37 93	35 10	.....	.....	15 35
43	34 40	68 76	51 56	43 41	529 98	105 11	69 71	52 95	43 85	38 76	36 08	.....	.....	15 83
44	35 70	70 25	52 78	44 54	539 40	105 49	70 19	53 55	44 59	39 67	37 15	.....	.....	16 39
45	37 08	71 81	54 06	45 73	549 05	105 92	70 73	54 22	45 42	40 67	38 32	.....	.....	17 03
46	38 55	73 44	55 40	46 99	558 92	106 39	71 32	54 96	46 33	41 78	.....	.....	.....	17 76
47	40 12	75 13	56 82	48 33	569 02	106 91	71 98	55 78	47 34	42 99	.....	.....	.....	18 59
48	41 78	76 90	58 31	49 75	579 32	107 50	72 71	56 69	48 46	44 31	.....	.....	.....	19 54
49	43 56	78 74	59 88	51 26	589 88	108 15	73 53	57 70	49 69	45 76	.....	.....	.....	20 61
50	45 45	80 66	61 54	52 87	600 51	108 87	74 43	58 81	51 05	47 35	.....	.....	.....	21 82
51	47 46	82 66	63 28	54 58	611 36	109 66	75 42	60 04	52 54	.....	.....	.....	.....	23 16
52	49 60	84 74	65 13	56 41	622 36	110 53	76 52	61 40	54 17	.....	.....	.....	.....	24 67
53	51 89	86 92	67 07	58 36	633 50	111 50	77 73	62 90	55 96	.....	.....	.....	.....	26 32
54	54 33	89 20	69 14	60 45	644 76	112 57	79 07	64 55	57 92	.....	.....	.....	.....	28 18
55	56 93	91 58	71 33	62 68	656 12	113 74	80 55	66 36	60 06	.....	.....	.....	.....	30 22
56	59 70	94 07	73 66	65 08	667 57	115 03	82 17	68 36	.....	.....	.....	.....	.....	32 50
57	62 66	96 69	76 15	67 65	679 08	116 46	83 97	70 55	.....	.....	.....	.....	.....	35 02
58	65 83	99 44	78 79	70 42	690 65	118 03	85 96	72 96	.....	.....	.....	.....	.....	37 81
59	69 21	102 34	81 62	73 39	702 25	119 77	88 15	75 59	.....	.....	.....	.....	.....	40 89
60	72 83	105 40	84 65	76 60	713 85	121 68	90 56	78 48	.....	.....	.....	.....	.....	44 28
61	76 70	108 64	87 90	80 06	725 45	123 80	93 21	.....	.....	.....	.....	.....	.....	.....
62	80 85	112 07	91 39	83 79	737 02	126 13	96 18	.....	.....	.....	.....	.....	.....	.....
63	85 29	115 71	95 13	87 82	748 53	128 70	99 34	.....	.....	.....	.....	.....	.....	.....
64	90 04	119 59	99 17	92 18	759 96	131 54	102 85	.....	.....	.....	.....	.....	.....	.....
65	95 14	123 73	103 51	96 90	771 31	134 67	106 72	.....	.....	.....	.....	.....	.....	.....
66	100 60	128 14	108 20	102 01	782 52	138 10	.....	.....	.....	.....	.....	.....	.....	.....
67	106 46	132 85	113 26	107 53	793 59	141 88	.....	.....	.....	.....	.....	.....	.....	.....
68	112 73	137 88	118 73	113 52	804 48	146 00	.....	.....	.....	.....	.....	.....	.....	.....
69	119 46	143 25	124 64	119 99	815 19	150 50	.....	.....	.....	.....	.....	.....	.....	.....
70	126 66	148 98	131 04	127 00	825 68	155 40	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates multiply annual by .51.
For quarterly rates multiply annual by .26.

Largest Amount of Insurance it will write on a Single Life, "No definite limit."
Premiums for each $1,000 Insurance (Participating).

Age at Issue.	†ADOPTED JANUARY 1, 1907 — LIFE						ADOPTED MAY 1, 1909 — ENDOWMENT. Continuous Annual Premiums					ADOPTED JAN. 1, 1908 — TERM			
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	Yearly Renewable	*5 Years	*10 Years	*20 Years
15	$17 40	$44 62	$33 03	$27 34	$24 02	$21 88	100 60	$65 17	$47 79	$37 64	$31 10	$10 82	$10 89	$11 00	$11 27
16	17 73	45 22	33 48	27 72	24 36	22 20	100 78	65 31	47 92	37 76	31 22	10 89	10 97	11 08	11 38
17	18 07	45 85	33 95	28 12	24 71	22 52	100 97	65 46	48 05	37 88	31 35	10 97	11 10	11 18	11 50
18	18 44	46 49	34 44	28 53	25 08	22 86	101 16	65 61	48 18	38 01	31 48	11 06	11 30	11 30	11 62
19	18 81	47 16	34 94	28 95	25 46	23 21	101 36	65 77	48 33	38 15	31 63	11 20	11 30	11 39	11 76
20	19 21	47 85	35 46	29 39	25 85	23 58	101 57	65 93	48 48	38 30	31 77	11 38	11 40	11 50	11 90
21	19 62	48 56	36 00	29 84	26 26	23 95	101 75	66 09	48 62	38 44	31 93	11 38	11 46	11 62	12 05
22	20 06	49 30	36 55	30 31	26 68	24 36	101 88	66 22	48 75	38 58	32 08	11 46	11 58	11 75	12 22
23	20 51	50 06	37 13	30 80	27 12	24 77	102 02	66 35	48 89	38 73	32 25	11 58	11 70	11 89	12 39
24	20 99	50 85	37 73	31 31	27 57	25 19	102 17	66 49	49 04	38 89	32 42	11 70	11 83	12 03	12 58
25	21 49	51 67	38 35	31 83	28 05	25 64	102 32	66 64	49 19	39 06	32 62	11 82	11 97	12 18	12 79
26	22 01	52 51	38 98	32 37	28 54	26 11	102 48	66 80	49 36	39 24	32 82	11 96	12 12	12 35	13 01
27	22 56	53 38	39 65	32 94	29 05	26 59	102 65	66 97	49 53	39 43	33 04	12 10	12 27	12 52	13 25
28	23 14	54 28	40 33	33 52	29 58	27 10	102 83	67 14	49 72	39 64	33 28	12 25	12 43	12 71	13 51
29	23 74	55 21	41 05	34 13	30 14	27 63	103 02	67 33	49 92	39 86	33 54	12 42	12 61	12 91	13 80
30	24 38	56 18	41 78	34 76	30 72	28 19	103 22	67 53	50 13	40 10	33 82	12 59	12 80	13 12	14 11
31	25 05	57 18	42 55	35 42	31 32	28 77	103 43	67 74	50 36	40 36	34 13	12 77	13 00	13 36	14 46
32	25 75	58 21	43 34	36 11	31 96	29 38	103 65	67 97	50 60	40 64	34 46	12 97	13 22	13 61	14 84
33	26 50	59 28	44 16	36 82	32 62	30 02	103 88	68 21	50 87	40 95	34 82	13 19	13 45	13 88	15 26
34	27 28	60 38	45 02	37 56	33 31	30 70	104 13	68 47	51 15	41 28	35 22	13 41	13 71	14 18	15 72
35	28 11	61 53	45 91	38 34	34 02	31 42	104 40	68 74	51 47	41 64	35 66	13 65	13 98	14 50	16 24
36	28 98	62 71	46 83	39 15	34 80	32 17	104 68	69 04	51 80	42 04	36 14	13 92	14 28	14 85	16 81
37	29 90	63 94	47 79	40 00	35 60	32 97	104 98	69 36	52 17	42 48	36 66	14 20	14 60	15 24	17 44
38	30 88	65 21	48 79	40 89	36 45	33 81	105 31	69 71	52 57	42 95	37 23	14 52	14 95	15 66	18 14
39	31 91	66 53	49 83	41 81	37 34	34 70	105 65	70 09	53 01	43 47	37 86	14 85	15 33	16 13	18 90
40	33 01	67 90	50 92	42 79	38 28	35 66	106 03	70 50	53 49	44 05	38 55	15 22	15 75	16 65	19 76
41	34 16	69 32	52 06	43 82	39 28	36 66	106 43	70 94	54 01	44 67	39 30	15 61	16 20	17 22	20 69
42	35 39	70 79	53 24	44 90	40 33	37 74	106 86	71 43	54 59	45 37	40 14	16 04	16 70	17 87	21 73
43	36 70	72 32	54 49	46 04	41 45	38 89	107 33	71 97	55 22	46 13	41 05	16 50	17 26	18 59	22 87
44	38 08	73 91	55 79	47 25	42 65	40 12	107 85	72 56	55 92	46 97	42 05	17 03	17 88	19 39	24 13
45	39 55	75 57	57 16	48 52	43 92	41 43	108 41	73 21	56 69	47 89	43 15	17 59	18 57	20 28	25 52
46	41 12	77 30	58 60	49 87	45 27	------	109 03	73 92	57 54	48 91	44 35	18 24	19 35	21 27	27 04
47	42 79	79 10	60 11	51 31	46 72	------	109 71	74 71	58 48	50 03	45 67	18 94	20 23	22 38	28 71
48	44 57	80 98	61 71	52 83	48 27	------	110 45	75 58	59 51	51 26	47 11	19 74	21 21	23 61	30 54
49	46 46	82 95	63 39	54 45	49 93	------	111 26	76 53	60 65	52 62	48 68	20 65	22 30	24 97	32 54
50	48 48	84 99	65 16	56 17	51 70	------	112 15	77 57	61 90	54 10	50 39	21 67	23 51	26 47	34 73
51	50 62	87 12	67 03	58 01	53 60	------	113 13	78 72	63 27	55 73	------	22 80	24 85	28 13	37 10
52	52 91	89 35	69 01	59 97	55 64	------	114 19	79 98	64 78	57 50	------	24 05	26 33	29 96	39 68
53	55 35	91 68	71 10	62 06	57 83	------	115 35	81 36	66 43	59 45	------	25 42	27 97	31 97	42 47
54	57 95	94 11	73 31	64 29	60 18	------	116 61	82 87	68 24	61 57	------	26 96	29 77	34 17	45 47
55	60 72	96 66	75 66	66 69	62 70	------	118 00	84 53	70 23	63 88	------	28 63	31 76	36 60	48 71
56	63 68	99 33	78 16	69 26	------	------	119 51	86 36	72 42	------	------	------	33 94	39 26	52 17
57	66 84	102 13	80 82	72 01	------	------	121 17	88 36	74 81	------	------	------	36 35	42 18	55 88
58	70 22	105 08	83 66	74 98	------	------	122 98	90 56	77 42	------	------	------	38 99	45 38	59 85
59	73 83	108 19	86 69	78 16	------	------	124 96	92 98	80 28	------	------	------	41 90	48 89	64 10
60	77 69	111 47	89 94	81 60	------	------	127 14	95 63	83 41	------	------	------	45 09	52 72	68 63
61	81 82	114 94	93 43	------	------	------	129 53	98 54	------	------	------	------			
62	86 24	118 62	97 17	------	------	------	132 16	101 74	------	------	------	------			
63	90 97	122 53	101 18	------	------	------	135 03	105 23	------	------	------	------			
64	96 05	126 69	105 51	------	------	------	138 20	109 06	------	------	------	------			
65	101 48	131 13	110 17	------	------	------	141 66	113 25	------	------	------	------			
66	107 31	135 86	------	------	------	------	145 46	------	------	------	------	------			
67	113 56	140 92	------	------	------	------	149 61	------	------	------	------	------			
68	120 25	146 32	------	------	------	------	154 14	------	------	------	------	------			
69	127 42	152 09	------	------	------	------	159 07	------	------	------	------	------			
70	135 11	158 26	------	------	------	------	164 44	------	------	------	------	------			

*Not renewable when term expires. If term is for 10 or more years policy may be exchanged within 5 years from date to Life or Endowment Plan at attained age.

For semi-annual rates multiply annual by .52. For quarterly rates multiply annual by .265.

†Rates for ages 15 to 20, inclusive on Life and Term Plans adopted Jan. 1, 1909; Endowment Plans adopted Jan. 1, 1916.

For policies containing Waiver of Premiums in case of disability additional charge of 15c to $1.50 per $1,000 is made according to age and form of policy.

For policies containing Waiver of Premium and Income of 10% of policy in case of disability additional charge of 24c to $3.82 per $1,000 is made according to age and form of policy.

Largest Amount of Insurance it will write on a Single Life. "No definite limit." Premiums for each $1.000 Insurance. (Participating.) Adopted January 1, 1913.

With Waiver of Premiums Benefit in event of Total Permanent Disability by accident or disease before attaining age 60.

Age at Issue	LIFE						ENDOWMENT						
							Continuous Annual Premiums					10 Annual Premiums	
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	15 Years	20 Years
15	$17 65	$44 77	$33 19	$27 51	$24 20	$22 07	.....	.....	.....	.....	.....	.....	.....
16	17 98	45 37	33 64	27 89	24 54	22 39	.....	.....	.....	.....	.....	.....	.....
17	18 32	46 00	34 11	28 29	24 89	22 71	.....	.....	.....	.....	.....	.....	.....
18	18 69	46 64	34 60	28 70	25 26	23 05	.....	.....	.....	.....	.....	.....	.....
19	19 06	47 31	35 11	29 13	25 65	23 41	.....	.....	.....	.....	.....	.....	.....
20	19 46	48 00	35 63	29 57	26 04	23 78	.....	.....	.....	.....	.....	.....	.....
21	19 87	48 71	36 17	30 02	26 45	24 15	101 95	66 29	48 82	38 64	32 13	90 13	80 38
22	20 31	49 45	36 72	30 49	26 87	24 56	102 08	66 42	48 95	38 78	32 28	90 27	80 53
23	20 76	50 21	37 30	30 98	27 31	24 97	102 22	66 55	49 09	38 93	32 45	90 42	80 70
24	21 24	51 00	37 90	31 49	27 76	25 39	102 37	66 69	49 25	39 10	32 63	90 57	80 86
25	21 75	51 82	38 52	32 02	28 25	25 85	102 52	66 85	49 40	39 27	32 83	90 73	81 05
26	22 27	52 66	39 15	32 56	28 74	26 32	102 69	67 01	49 57	39 45	33 03	90 91	81 23
27	22 83	53 53	39 82	33 13	29 25	26 80	102 87	67 19	49 75	39 65	33 26	91 10	81 44
28	23 42	54 43	40 51	33 72	29 79	27 32	103 05	67 37	49 95	39 87	33 51	91 29	81 65
29	24 03	55 37	41 23	34 33	30 35	27 85	103 25	67 57	50 16	40 10	33 78	91 50	81 88
30	24 68	56 34	41 96	34 96	30 93	28 41	103 45	67 77	50 38	40 35	34 07	91 71	82 12
31	25 36	57 34	42 73	35 62	31 54	29 00	103 67	67 99	50 62	40 62	34 39	91 94	82 37
32	26 07	58 38	43 53	36 32	32 19	29 62	103 89	68 23	50 87	40 91	34 73	92 18	82 66
33	26 83	59 45	44 36	37 04	32 86	30 27	104 13	68 48	51 15	41 23	35 10	92 44	82 95
34	27 62	60 56	45 23	37 79	33 56	30 96	104 38	68 74	51 44	41 57	35 51	92 71	83 26
35	28 46	61 71	46 12	38 58	34 28	31 69	104 66	69 02	51 76	41 94	35 97	93 01	83 61
36	29 34	62 89	47 05	39 40	35 07	32 45	104 94	69 32	52 10	42 35	36 47	93 33	83 99
37	30 27	64 13	48 02	40 26	35 88	33 26	105 25	69 65	52 48	42 80	37 00	93 67	84 39
38	31 26	65 40	49 02	41 16	36 74	34 11	105 59	70 01	52 89	43 29	37 59	94 04	84 82
39	32 30	66 73	50 07	42 09	37 64	35 02	105 93	70 40	53 35	43 83	38 24	94 42	85 29
40	33 41	68 11	51 17	43 08	38 60	36 00	106 32	70 82	53 85	44 43	38 95	94 85	85 79
41	34 58	69 53	52 32	44 13	39 63	37 04	106 73	71 27	54 39	45 08	39 73	95 30	86 33
42	35 84	71 01	53 52	45 24	40 72	38 15	107 17	71 78	54 99	45 81	40 61	95 80	86 94
43	37 19	72 55	54 80	46 42	41 88	39 34	107 66	72 34	55 64	46 60	41 56	96 35	87 60
44	38 62	74 15	56 14	47 68	43 13	40 61	108 21	72 96	56 37	47 48	42 61	96 96	88 3[illegible]
45	40 15	75 82	57 55	49 00	44 45	41 97	108 80	73 65	57 18	48 45	43 76	97 63	89 [illegible]
46	41 79	77 57	59 04	50 41	45 86	.....	109 46	74 41	58 09	49 53	45 02	98 37	90 03
47	43 54	79 40	60 61	51 92	47 38	.....	110 19	75 26	59 10	50 72	46 40	99 19	91 01
48	45 40	81 33	62 28	53 53	49 01	.....	110 99	76 21	60 21	52 03	47 91	100 10	92 09
49	47 37	83 37	64 04	55 25	50 76	.....	111 87	77 25	61 44	53 47	49 56	101 09	93 28
50	49 48	85 49	65 91	57 07	52 63	.....	112 83	78 39	62 79	55 04	51 36	102 18	94 58
51	51 72	87 72	67 89	59 01	54 63	.....	113 93	79 66	64 27	56 77	.....	103 39	96 02
52	54 11	90 08	69 99	61 07	56 78	.....	115 13	81 05	65 89	58 64	.....	104 75	97 61
53	56 65	92 56	72 20	63 27	59 08	.....	116 46	82 56	67 65	59 70	.....	106 24	99 35
54	59 35	95 16	74 54	65 63	61 55	.....	117 91	84 21	69 59	62 94	.....	107 86	101 22
55	62 22	97 91	77 03	68 19	64 50	.....	119 50	86 03	71 73	65 38	.....	109 62	103 25

Largest Amount of Insurance it will write on a Single Life, "No definite limit." Premiums for each $1,000 Insurance (Participating), with Waiver of Premium and Income of 10% of Face of Policy in event of Total Permanent Disability by accident or disease before attaining age 60.

Adopted January 1, 1917.

Age at Issue	LIFE						ENDOWMENT						
							Continuous Annual Premiums					10 Annual Premiums	
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	15 Years	20 Years
15	$18 09	$46 21	$34 20	$28 30	$24 86	$22 65	$100 84	$65 43	$48 08	$37 97	$31 47	$89 52	$79 83
16	18 44	46 85	34 68	28 71	25 22	22 99	101 03	65 59	48 22	38 11	31 61	89 64	79 96
17	18 80	47 51	35 18	29 13	25 59	23 33	101 22	65 75	48 36	38 24	31 76	89 77	80 10
18	19 20	48 19	35 69	29 56	25 99	23 69	101 42	65 91	48 51	38 39	31 91	89 90	80 25
19	19 59	48 90	36 22	30 01	26 39	24 06	101 63	66 08	48 68	38 55	32 08	90 03	80 40
20	20 02	49 62	36 77	30 47	26 80	24 45	101 85	66 25	48 85	38 72	32 24	90 18	80 56
21	20 46	50 37	37 34	30 94	27 23	24 84	102 04	66 42	49 00	38 88	32 43	90 34	80 73
22	20 93	51 14	37 91	31 44	27 67	25 27	102 18	66 57	49 15	39 04	32 60	90 49	80 91
23	21 41	51 93	38 52	31 95	28 14	25 71	102 33	66 71	49 31	39 21	32 80	90 66	81 10
24	21 92	52 76	39 15	32 48	28 61	26 15	102 49	66 86	49 48	39 40	33 00	90 83	81 29
25	22 45	53 61	39 79	33 02	29 11	26 62	102 65	67 03	49 65	39 59	33 23	91 00	81 50
26	23 00	54 48	40 44	33 58	29 62	27 11	102 82	67 20	49 84	39 80	33 46	91 20	81 71
27	23 59	55 38	41 14	34 17	30 15	27 61	103 00	67 39	50 03	40 01	33 72	91 40	81 94
28	24 20	56 30	41 84	34 78	30 71	28 14	103 20	67 58	50 24	40 25	34 00	91 61	82 18
29	24 83	57 26	42 58	35 41	31 29	28 69	103 40	67 79	50 46	40 51	34 30	91 83	82 44
30	25 51	58 25	43 33	36 06	31 89	29 28	103 61	68 01	50 70	40 78	34 63	92 06	82 72
31	26 22	59 28	44 12	36 74	32 51	29 90	103 83	68 24	50 96	41 08	35 00	92 32	83 01
32	26 96	60 33	44 94	37 46	33 18	30 56	104 07	68 49	51 23	41 40	35 41	92 58	83 32
33	27 75	61 43	45 78	38 19	33 86	31 25	104 32	68 76	51 54	41 76	35 84	92 86	83 67
34	28 58	62 56	46 67	38 95	34 58	31 98	104 59	69 05	51 86	42 15	36 32	93 17	84 03
35	29 46	63 74	47 58	39 76	35 32	32 76	104 88	69 36	52 23	42 58	36 84	93 49	84 43
36	30 38	64 95	48 53	40 60	36 16	33 57	105 18	69 70	52 62	43 06	37 40	93 85	84 87
37	31 36	66 20	49 52	41 48	37 02	34 43	105 51	70 06	53 05	43 60	37 99	94 23	85 33
38	32 40	67 50	50 54	42 40	37 94	35 33	105 87	70 45	53 51	44 18	38 64	94 64	85 84
39	33 50	68 84	51 61	43 35	38 90	36 28	106 25	70 88	54 02	44 80	39 35	95 08	86 39
40	34 66	70 23	52 73	44 37	39 92	37 30	106 68	71 35	54 57	45 48	40 12	95 56	86 98
41	35 88	71 68	53 89	45 49	41 00	38 39	107 12	71 86	55 22	46 20	40 95	96 09	87 63
42	37 19	73 18	55 10	46 66	42 13	39 55	107 60	72 43	55 94	47 01	41 88	96 66	88 35
43	38 59	74 73	56 38	47 89	43 34	40 78	108 13	73 05	56 71	47 88	42 88	97 28	89 11
44	40 06	76 33	57 71	49 21	44 63	42 10	108 71	73 73	57 55	48 83	43 98	97 96	89 92
45	41 62	78 00	59 12	50 58	46 00	43 51	109 34	74 47	58 46	49 86	45 18	98 70	90 79
46	43 30	79 75	60 69	52 05	47 46	------	110 04	75 36	59 46	51 00	46 49	99 53	91 73
47	45 08	81 56	62 34	53 61	49 02	------	110 81	76 36	60 55	52 25	47 93	100 44	92 74
48	46 99	83 45	64 09	55 27	50 69	------	111 66	77 44	61 74	53 61	49 50	101 43	93 84
49	49 01	85 44	65 93	57 03	52 49	------	112 59	78 60	63 04	55 11	51 21	102 48	95 03
50	51 18	87 49	67 87	58 90	54 41	------	113 61	79 86	64 46	56 75	53 07	103 61	96 32
51	53 49	89 85	69 92	60 91	56 48	------	114 88	81 24	66 02	58 55	------	105 00	97 91
52	55 96	92 32	72 10	63 05	58 70	------	116 28	82 73	67 73	60 51	------	106 51	99 63
53	58 60	94 91	74 41	65 35	61 09	------	117 79	84 36	69 60	62 67	------	108 14	101 56
54	61 42	97 62	76 86	67 81	63 66	------	119 41	86 15	71 65	65 02	------	109 91	103 52
55	64 44	100 48	79 48	70 46	------	------	121 18	88 10	73 90	------	------	111 85	105 73

For semi-annual rates multiply annual by .52.
For quarterly rates multiply annual by .265.

Premium Rates (Participating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3% Reserve. **Commuted Value $1,838.88.**

Age of Insured.	LIFE. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	* 20 YEAR ENDOWMENT. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
21	$41 74	$39 53	$37 68	$36 53	$36 07	$62 86	$59 42	$56 83	$55 39	$54 86	123 66	116 64	112 49	110 86	110 33
22	42 65	40 39	38 52	37 37	36 89	63 84	60 34	57 72	56 26	55 73	123 10	115 99	111 63	109 94	109 42
23	43 56	41 23	39 34	38 18	37 70	64 87	61 30	58 66	57 17	56 64	122 59	115 15	110 74	109 04	108 51
24	44 57	42 17	40 27	39 07	38 59	65 95	62 28	59 59	58 10	57 58	122 11	114 43	109 92	108 18	107 64
25	45 65	43 18	41 21	40 01	39 53	67 06	63 31	60 58	59 06	58 54	121 69	113 70	109 05	107 30	106 75
26	46 73	44 16	42 17	40 94	40 46	68 18	64 37	61 58	60 07	59 52	121 30	113 08	108 26	106 47	105 93
27	47 90	45 26	43 22	42 00	41 50	69 41	65 50	62 66	61 13	60 58	120 95	112 44	107 47	105 66	105 11
28	49 13	46 37	44 30	43 06	42 55	70 66	66 62	63 77	62 18	61 63	120 66	111 87	106 79	104 91	104 35
29	50 42	47 57	45 46	44 18	43 66	72 00	67 85	64 92	63 31	62 76	120 44	111 37	106 09	104 19	103 63
30	51 79	48 84	46 66	45 36	44 83	73 42	69 12	66 10	64 49	63 91	120 29	110 92	105 47	103 53	102 95
31	53 26	50 18	47 93	46 58	46 06	74 88	70 44	67 37	65 71	65 14	120 18	110 59	104 91	102 91	102 25
32	54 79	51 58	49 25	47 90	47 35	76 42	71 83	68 66	66 98	66 41	120 14	110 25	104 42	102 36	101 80
33	56 42	53 09	50 66	49 27	48 72	78 02	73 27	70 01	68 30	67 70	120 20	110 05	104 03	101 92	101 34
34	58 18	54 65	52 15	50 74	50 16	79 75	74 81	71 45	69 67	69 07	120 35	109 92	103 71	101 54	100 96
35	60 05	56 35	53 74	52 27	51 70	81 58	76 42	72 94	71 14	70 51	120 62	109 94	103 52	101 30	100 70
36	62 02	58 13	55 37	53 83	53 28	83 45	78 07	74 47	72 62	72 00	120 97	109 99	103 43	101 12	100 50
37	64 15	60 00	57 17	55 56	54 98	85 44	79 85	76 10	74 21	73 56	121 46	110 24	103 44	101 08	100 44
38	66 41	62 02	59 04	57 41	56 78	87 58	81 72	77 83	75 84	75 19	122 05	110 59	103 57	101 16	100 50
39	68 81	64 18	61 01	59 30	58 65	89 81	83 66	79 61	77 54	76 87	122 82	111 09	103 89	101 36	100 69
40	71 38	66 46	63 12	61 34	60 70	92 26	85 78	81 53	79 39	78 70	123 70	111 75	104 32	101 67	101 01
41	74 06	68 86	65 33	63 46	62 81	94 73	87 96	83 50	81 29	80 57	124 73	112 56	104 89	102 18	101 47
42	77 02	71 47	67 73	65 76	65 09	97 42	90 29	85 61	83 30	82 56	125 93	113 54	105 65	102 84	102 10
43	80 14	74 26	70 27	68 18	67 49	100 30	92 81	87 86	85 44	84 67	127 35	114 65	106 59	103 67	102 88
44	83 52	77 23	72 98	70 78	70 03	103 37	95 47	90 24	87 70	86 88	128 94	116 07	107 71	104 67	103 85
45	87 10	80 38	75 84	73 51	72 72	106 66	98 33	92 78	90 10	89 23	130 74	117 64	109 02	105 84	105 00
46	90 96	83 78	78 94	76 46	75 62	110 06	101 30	95 45	92 59	91 70	132 79	119 44	110 56	107 23	106 34
47	95 11	87 46	82 22	79 56	78 70	113 76	104 54	98 30	95 28	94 34	135 08	121 50	112 32	108 84	107 90
48	99 53	91 37	85 75	82 90	81 96	117 74	108 00	101 38	98 16	97 15	137 66	123 77	114 35	110 66	109 68
49	104 28	95 59	89 52	86 42	85 44	121 99	111 72	104 64	101 18	100 13	140 54	126 37	116 64	112 73	111 67
50	109 39	100 10	93 58	90 24	89 16	126 55	115 70	108 14	104 45	103 30	143 74	129 25	119 18	115 04	113 91
51	114 82	104 88	97 85	94 25	93 10	131 33	119 90	111 84	107 90	106 68	147 26	132 47	122 03	117 65	116 41
52	120 65	110 04	102 43	98 52	97 30	136 49	124 44	115 82	111 58	110 28	151 17	136 02	125 16	120 49	119 18
53	126 86	115 61	107 35	103 10	101 78	142 03	129 34	120 12	115 54	114 12	155 47	139 93	128 60	123 62	122 22
54	133 54	121 56	112 63	108 00	106 56	148 01	134 59	124 73	119 76	118 22	160 16	144 19	132 41	127 09	125 55
55	140 71	127 92	118 27	113 26	111 65	154 44	140 30	129 70	124 30	122 64	165 36	148 92	136 58	130 89	129 20
56	148 39	134 71	124 30	118 85	117 10	161 18	146 30	134 98	129 17	127 37	------	------	------	------	------
57	156 62	142 03	130 78	124 82	122 90	168 48	152 78	140 66	134 35	132 41	------	------	------	------	------
58	165 43	149 93	137 74	131 21	129 12	176 42	159 89	146 88	140 02	137 88	------	------	------	------	------
59	174 89	158 38	145 20	138 07	135 77	184 99	167 54	153 55	146 09	143 74	------	------	------	------	------
60	185 02	167 50	153 24	145 39	142 87	194 26	175 82	160 80	152 64	150 05	------	------	------	------	------
61	195 91	177 29	161 86	153 26	150 46	------	------	------	------	------	------	------	------	------	------
62	207 53	187 75	171 10	161 66	158 59	------	------	------	------	------	------	------	------	------	------
63	220 01	199 01	181 01	170 66	167 28	------	------	------	------	------	------	------	------	------	------
64	233 40	211 10	191 69	180 38	176 62	------	------	------	------	------	------	------	------	------	------
65	247 85	224 16	203 18	190 75	186 60	------	------	------	------	------	------	------	------	------	------
66	263 40	238 25	215 59	201 96	197 33	------	------	------	------	------	------	------	------	------	------
67	280 03	253 32	228 89	213 94	208 82	------	------	------	------	------	------	------	------	------	------
68	297 84	269 47	243 17	226 82	221 14	------	------	------	------	------	------	------	------	------	------
69	316 90	286 80	258 50	240 60	234 31	------	------	------	------	------	------	------	------	------	------
70	337 34	305 42	274 97	255 41	248 45	------	------	------	------	------	------	------	------	------	------

*Income continues so long as either the insured or original beneficiary survives.

Largest Amount of Insurance it will write on a Single Life, *$200,000.

Premiums for Each $1,000 Insurance (Nonparticipating).

	(Adopted Dec. 16, 1914.)				(Adopted Jan. 24, 1912.)					TERM (Adopted Jan. 24, 1912.)				
	LIFE. (Endowment at 85.)				ENDOWMENT. Continuous Annual Premiums.					Renewable.		Non-Renewable. Convertible within 7 years.		
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	10 Years.	20 Years.	10 Years.	15 Years.	20 Years.
21	$15 85	$38 03	$28 22	$23 45	$92 00	$58 30	$42 10	$32 62	$26 56	$11 10	$11 60	$9 60	$9 80	$10 10
22	16 19	38 65	28 68	23 84	92 10	58 40	42 20	32 70	26 66	11 19	11 74	9 70	9 90	10 20
23	16 54	39 30	29 17	24 24	92 20	58 50	42 30	32 78	26 76	11 29	11 89	9 80	10 00	10 30
24	16 92	39 97	29 67	24 66	92 30	58 60	42 40	32 87	26 87	11 39	12 04	9 90	10 10	10 40
25	17 31	40 66	30 19	25 09	92 40	58 70	42 50	32 97	26 99	11 50	12 21	10 00	10 30	10 60
26	17 73	41 38	30 72	25 55	92 50	58 80	42 60	33 08	27 12	11 62	12 40	10 10	10 40	10 80
27	18 16	42 13	31 28	26 02	92 60	58 90	42 70	33 19	27 27	11 74	12 60	10 20	10 60	11 00
28	18 62	42 90	31 86	26 50	92 70	59 00	42 80	33 32	27 43	11 89	12 82	10 30	10 70	11 20
29	19 11	43 70	32 47	27 01	92 80	59 10	42 90	33 46	27 60	12 03	13 08	10 40	10 90	11 40
30	19 62	44 53	33 09	27 55	92 90	59 20	43 00	33 61	27 80	12 20	13 35	10 60	11 00	11 60
31	20 16	45 40	33 75	28 09	93 00	59 30	43 10	33 77	28 01	12 38	13 66	10 80	11 20	11 90
32	20 73	46 29	34 42	28 67	93 10	59 50	43 30	33 96	28 25	12 58	14 02	11 00	11 40	12 20
33	21 33	47 22	35 12	29 27	93 20	59 60	43 40	34 16	28 51	12 79	14 40	11 20	11 70	12 60
34	21 96	48 18	35 85	29 89	93 40	59 70	43 60	34 39	28 80	13 04	14 84	11 40	12 00	13 00
35	22 64	49 18	36 61	30 54	93 50	59 90	43 80	34 64	29 12	13 29	15 34	11 60	12 30	13 40
36	23 35	50 22	37 40	31 23	93 70	60 10	44 00	34 92	29 48	13 59	15 88	11 90	12 60	13 90
37	24 10	51 29	38 22	31 94	93 80	60 30	44 30	35 23	29 87	13 92	16 49	12 20	13 00	14 40
38	24 90	52 40	39 06	32 69	94 00	60 50	44 50	35 57	30 31	14 29	17 18	12 50	13 50	15 00
39	25 75	53 56	39 93	33 47	94 20	60 70	44 80	35 95	30 80	14 68	17 93	12 90	14 00	15 70
40	26 65	54 76	40 81	34 30	94 40	61 00	45 20	36 37	31 33	15 15	18 79	13 30	14 60	16 50
41	27 61	56 00	41 89	35 16	94 70	61 30	45 50	36 84	31 93	15 66	19 72	13 80	15 30	17 30
42	28 62	57 29	42 90	36 07	94 90	61 60	45 90	37 37	32 58	16 26	20 77	14 30	16 10	18 20
43	29 71	58 64	43 97	37 04	95 20	62 00	46 40	37 95	33 31	16 93	21 94	14 90	16 90	19 30
44	30 86	60 04	45 09	38 05	95 50	62 40	46 90	38 60	34 12	17 68	23 25	15 60	17 80	20 50
45	32 09	61 50	46 28	39 13	95 90	62 80	47 50	39 32	35 00	18 53	24 67	16 40	18 80	21 80
46	33 41	63 01	47 50	40 26	96 30	63 30	48 10	40 13	35 98	19 57	26 35	17 30	19 90	23 20
47	34 81	64 59	48 79	41 47	96 70	63 90	48 80	41 01	37 05	20 74	28 19	18 30	21 10	24 80
48	36 30	66 24	50 15	42 75	97 20	64 50	49 60	42 00	38 23	22 03	30 22	19 40	22 50	26 60
49	37 89	67 95	51 59	44 11	97 70	65 20	50 50	43 09	39 52	23 49	32 47	20 60	24 00	28 50
50	39 59	69 73	53 09	45 55	98 30	65 90	51 40	44 29	40 94	25 10	34 93	22 00	25 70	30 50
51	41 41	71 58	54 68	47 09	99 00	66 70	52 40	45 61	.....	26 90	.....	23 50	27 60	32 70
52	43 35	73 51	56 33	48 73	99 70	67 70	53 60	47 07	.....	28 90	.....	25 20	29 70	35 00
53	45 42	75 52	58 11	50 47	100 50	68 70	54 90	48 66	.....	31 10	.....	27 00	32 00	37 40
54	47 64	77 61	59 98	52 34	101 40	69 80	56 30	50 41	.....	33 55	.....	29 00	34 50	39 90
55	50 01	79 80	61 96	54 34	102 30	71 10	57 80	52 32	.....	36 26	.....	31 20	37 30	42 60
56	52 55	82 09	64 06	56 49	103 40	72 50	59 50	.....	.....	39 26	.....	33 70	40 40	45 50
57	55 27	84 49	66 30	58 79	104 60	74 00	61 40	.....	.....	42 56	.....	36 50	43 80	48 70
58	58 18	87 00	68 68	61 26	105 90	75 70	63 50	.....	.....	46 21	.....	39 70	47 50	52 10
59	61 32	89 65	71 22	63 93	107 30	77 60	65 80	.....	.....	50 24	.....	43 30	51 60	55 70
60	64 68	92 44	73 95	66 80	108 80	79 60	68 40	.....	.....	54 67	.....	47 20	56 00	59 50

For policies containing Disability Benefit Rider charge of 24¢ to $2.58 is made according to the age of the Insured and form of policy.

For semi-annual rates, add 4 per cent and divide by 2.

For quarterly rates, add 5 per cent and divide by 4.

*All above $20,000 reinsured.

(Limit †$200,000)

Extra Premiums per $1,000 of Insurance for Total Disability Provision Giving Life Income.

American 3½ per cent — Adopted September 1, 1915

Age.	LIFE. (Endowment at 85)				ENDOWMENT.				
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	25 Yr	30 Yr.
21	$0 40	$0 73	$0 55	$0 48	$0 24	$0 24	$0 25	$0 27	$0 29
22	41	74	56	49	25	25	26	28	30
23	43	76	57	50	25	26	28	29	31
24	45	77	59	51	26	27	29	31	33
25	47	79	60	53	27	28	30	32	35
26	49	80	62	54	28	29	31	34	37
27	51	82	64	55	29	30	33	35	39
28	53	84	65	56	30	31	34	37	42
29	55	85	66	58	30	32	35	39	44
30	57	86	67	59	31	34	37	41	47
31	59	88	69	61	32	36	39	44	51
32	61	90	71	63	34	38	41	47	55
33	64	92	72	64	36	40	44	50	59
34	67	94	74	66	38	42	47	53	63
35	70	96	76	69	40	44	50	57	67
36	74	98	79	71	42	47	54	63	72
37	77	1 00	81	74	45	50	57	69	76
38	81	1 02	84	76	47	54	61	75	81
39	85	1 05	86	79	50	58	66	81	85
40	90	1 07	89	83	54	62	73	87	90
41	95	1 09	91	89	57	66	80	93	95
42	1 00	1 12	95	95	61	72	89	1 00	1 01
43	1 05	1 15	99	1 02	66	78	97	1 06	1 07
44	1 11	1 18	1 02	1 10	71	85	1 06	1 13	1 13
45	1 18	1 21	1 06	1 18	77	93	1 16	1 21	1 20
46	1 26	1 24	1 18	1 26	85	1 06	1 25	1 28	1 27
47	1 34	1 28	1 28	1 35	93	1 20	1 35	1 37	1 35
48	1 43	1 33	1 39	1 45	1 01	1 35	1 46	1 46	1 44
49	1 53	1 38	1 51	1 55	1 11	1 50	1 57	1 56	1 54
50	1 64	1 43	1 65	1 66	1 23	1 65	1 69	1 67	1 64
51	1 75	1 61	1 79	1 80	1 48	1 81	1 82	1 79	-----
52	1 89	1 81	1 94	1 94	1 74	1 98	1 96	1 92	-----
53	2 04	2 03	2 11	2 09	2 00	2 16	2 11	2 07	-----
54	2 20	2 25	2 30	2 26	2 28	2 35	2 29	2 23	-----
55	2 40	2 51	2 50	2 45	2 58	2 58	2 49	2 42	-----

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.
†All above $20,000 is reinsured. See latter part of book for Term Rates.

Premium Rates (Nonparticipating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3½% Reserve. **Commuted Value, $1,737.65.**

Age of Insured.	LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
21	$32 66	$30 64	$28 97	$27 89	$27 44	$47 54	$44 66	$42 42	$41 13	$40 66
22	33 34	31 27	29 58	28 49	28 03	48 30	45 36	43 11	41 81	41 33
23	34 05	31 93	30 21	29 11	28 65	49 10	46 11	43 81	42 50	42 02
24	34 79	32 62	30 87	29 75	29 29	49 93	46 88	44 55	43 22	42 74
25	35 58	33 35	31 57	30 44	29 97	50 81	47 69	45 33	43 99	43 50
26	36 43	34 13	32 31	31 16	30 69	51 72	48 53	46 13	44 77	44 28
27	37 31	34 94	33 08	31 92	31 44	52 68	49 41	46 97	45 59	45 09
28	38 25	35 80	33 90	32 71	32 23	53 68	50 32	47 83	46 43	45 93
29	39 25	36 70	34 75	33 55	33 06	54 74	51 28	48 74	47 32	46 81
30	40 31	37 67	35 66	34 44	33 94	55 85	52 28	49 68	48 24	47 72
31	41 44	38 69	36 63	35 37	34 87	57 02	53 33	50 67	49 20	48 68
32	42 65	39 77	37 64	36 36	35 85	58 25	54 43	51 70	50 20	49 67
33	43 93	40 92	38 71	37 40	36 88	59 54	55 58	52 77	51 24	50 70
34	45 29	42 14	39 85	38 50	37 97	60 91	56 79	53 90	52 33	51 78
35	46 75	43 44	41 06	39 67	39 13	62 36	58 07	55 08	53 47	52 91
36	48 30	44 82	42 33	40 90	40 35	63 87	59 41	56 30	54 65	54 08
37	49 97	46 29	43 69	42 22	41 65	65 49	60 83	57 61	55 91	55 32
38	51 74	47 86	45 13	43 60	43 02	67 20	62 32	58 97	57 21	56 61
39	53 64	49 53	46 66	45 07	44 47	69 01	63 90	60 39	58 58	57 96
40	55 67	51 32	48 29	46 63	46 01	70 93	65 57	61 90	60 02	59 38
41	57 85	53 24	50 04	48 30	47 66	72 97	67 35	63 50	61 54	60 88
42	60 19	55 29	51 89	50 06	49 40	75 14	69 22	65 18	63 13	62 45
43	62 69	57 48	53 87	51 94	51 25	77 45	71 23	66 97	64 82	64 11
44	65 39	59 84	55 99	53 95	53 23	79 91	73 36	68 86	66 60	65 86
45	68 27	62 37	58 25	56 09	55 33	82 55	75 64	70 88	68 49	67 72
46	71 37	65 08	60 68	58 37	57 57	85 35	78 07	73 02	70 49	69 68
47	74 71	68 00	63 27	60 80	59 96	88 34	80 67	75 30	72 62	71 76
48	78 29	71 14	66 05	63 41	62 51	91 54	83 45	77 74	74 88	73 97
49	82 12	74 50	69 02	66 18	65 22	94 96	86 42	80 33	77 28	76 31
50	86 23	78 10	72 20	69 13	68 11	98 61	89 60	83 11	79 83	78 80
51	90 65	81 98	75 62	72 30	71 20	102 51	93 01	86 07	82 56	81 45
52	95 39	86 14	79 27	75 68	74 49	106 68	96 66	89 24	85 46	84 27
53	100 46	90 61	83 19	79 28	78 00	111 15	100 57	92 64	88 56	87 28
54	105 90	95 40	87 38	83 13	81 74	115 94	104 78	96 29	91 89	90 50
55	111 75	100 56	91 89	87 26	85 75	121 08	109 30	100 21	95 45	93 94
56	118 00	106 09	96 72	91 67	90 02	126 59	114 17	104 42	99 28	97 63
57	124 71	112 01	101 89	96 38	94 58	132 52	119 42	108 97	103 39	101 59
58	131 92	118 44	107 47	101 44	99 47	138 89	125 07	113 87	107 81	105 84
59	139 65	125 31	113 45	106 85	104 69	145 76	131 18	119 18	112 58	110 42
60	147 95	132 70	119 88	112 66	110 28	153 15	137 78	124 95	117 73	115 35

Largest Amount of Insurance it will write on a Single Life, $25,000. Premiums for each $1,000 Insurance (Participating). Adopted Jan. 1, 1901.

Age at Issue.	LIFE OPTION POLICIES. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	ENDOWMENT BONDS.—Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	RENEWABLE TERM. May, 1907. Convertible within 4 Years	5 Yrs.	5 Years	10 Yrs.
20	$18 73	$46 35	34 40	$28 54	372 31	$101 56	65 94	$48 39	$38 07	31 46	$26 99	$23 90	$11 41	11 60		
21	19 13	47 04	34 92	28 99	377 65	101 77	66 13	48 49	38 19	31 59	27 14	24 08	11 48	11 69		
22	19 56	47 76	35 46	29 45	383 14	101 98	66 27	48 60	38 31	31 78	27 36	24 27	11 56	11 73		
23	20 00	48 49	36 03	29 92	388 82	102 20	66 37	48 71	38 43	31 87	27 48	24 48	11 64	11 88		
24	20 46	49 26	36 61	30 41	394 68	102 43	66 48	48 83	38 57	32 08	27 66	24 71	11 73	11 98		
25	20 95	50 05	37 21	30 92	400 70	102 65	66 59	48 95	38 71	32 29	27 87	24 96	11 83	12 10		
26	21 46	50 87	37 83	31 45	406 93	102 76	66 71	49 09	38 87	32 38	28 09	25 23	11 93	12 22		
27	21 99	51 72	38 47	32 00	413 37	102 88	66 84	49 24	39 08	32 58	28 23	25 53	12 04	12 36		
28	22 56	52 59	39 14	32 57	419 99	103 01	66 98	49 39	39 21	32 80	28 60	25 85	12 16	12 50		
29	23 15	53 50	39 83	33 17	426 82	103 14	67 13	49 56	39 41	33 03	28 89	26 21	12 29	12 66		
30	23 77	54 43	40 55	33 78	433 84	103 28	67 29	49 74	39 62	33 29	29 20	26 59	12 43	12 84		
31	24 42	55 40	41 30	34 43	441 10	103 43	67 46	49 94	39 86	33 57	29 56	27 02	12 58	13 03		
32	25 11	56 40	42 07	35 09	448 57	103 59	67 64	50 15	40 11	33 88	29 93	27 48	12 74	13 24		
33	25 84	57 44	42 87	35 79	456 27	103 77	67 84	50 38	40 39	34 22	30 34	27 98	12 92	13 47		
34	26 60	58 52	43 70	36 51	464 21	103 95	68 05	50 63	40 69	34 59	30 80	28 53	13 12	13 72		
35	27 41	59 63	44 57	37 27	472 36	104 15	68 28	50 90	41 02	35 00	31 30	29 13	13 34	14 00		
36	28 26	60 78	45 47	38 06	480 78	104 37	68 53	51 20	41 39	35 45	31 85	29 79	13 58	14 31		
37	29 16	61 98	46 41	38 89	489 43	104 60	68 80	51 53	41 79	35 94	32 45	30 50	13 84	14 65		
38	30 11	63 22	47 38	39 76	498 32	104 85	69 10	51 89	42 23	36 49	33 11	31 27	14 13	15 04		
39	31 11	64 50	48 40	40 66	507 46	105 12	69 43	52 29	42 72	37 08	33 83	32 11	14 45	15 47		
40	32 18	65 83	49 46	41 62	516 85	105 42	69 78	52 72	43 25	37 74	34 62	33 03	14 81	15 96		
41	33 31	67 21	50 56	42 62	526 50	105 74	70 18	53 20	43 85	38 46	35 48	34 01	15 20	16 50		
42	34 51	68 64	51 72	43 68	536 40	106 10	70 61	53 74	44 50	39 26	36 42	35 08	15 64	17 13		
43	35 78	70 13	52 93	44 79	546 56	106 49	71 09	54 33	45 22	40 13	37 45	36 24	16 14	17 84		
44	37 13	71 68	54 21	45 97	556 98	106 92	71 62	54 98	46 02	41 10	38 58	37 49	16 71	18 64		
45	38 56	73 30	55 54	47 21	567 65	107 40	72 21	55 70	46 90	42 16	39 80	38 84	17 36	19 54		
46	40 09	74 98	56 95	48 53	578 59	107 98	72 86	56 50	47 87	43 32	41 13	40 30	18 11	20 56		
47	41 72	76 74	58 42	49 93	589 77	108 52	73 58	57 38	48 95	44 59	42 58	41 86	18 96	21 70		
48	43 45	78 57	59 98	51 42	601 16	109 17	74 38	58 36	50 13	45 98	44 18	43 55	19 92	22 98		
49	45 30	80 48	61 62	53 00	612 80	109 89	75 27	59 44	51 48	47 51	45 85	45 36	21 01	24 42		
50	47 27	82 48	63 35	54 69	624 62	110 68	76 24	60 63	52 87	49 17	47 69	47 30	22 24	26 01		
51	49 36	84 56	65 18	56 48	636 62	111 56	77 32	61 94	54 44	50 97	49 67	49 38	23 60	27 78		
52	51 59	86 73	67 11	58 39	648 80	112 52	78 50	63 39	56 16	52 94	51 81	51 60	25 13	29 74		
53	53 96	89 00	69 15	60 43	661 13	113 57	79 80	64 97	58 04	55 07	54 12	53 97	26 82	31 91		
54	56 50	91 37	71 31	62 62	673 59	114 74	81 24	66 72	60 09	57 38	56 59	56 50	28 70	34 31		
55	59 20	93 86	73 61	64 96	686 17	116 02	82 82	68 64	62 34	59 89	59 26	59 20	30 79	36 96		
56	62 09	96 46	76 05	67 47	698 83	117 42	84 56	70 75	64 78	62 61	62 12	.....	33 10	39 88		
57	65 17	99 20	78 65	70 16	711 57	118 97	86 48	73 06	67 45	65 54	65 18	.....	35 66	43 10		
58	68 46	102 08	81 42	73 05	724 38	120 67	88 59	75 59	70 36	68 72	68 47	.....	38 49	46 64		
59	71 98	105 11	84 39	76 16	737 21	122 54	90 91	78 36	73 53	72 15	71 98	.....	41 62	50 58		
60	75 75	108 32	87 56	79 52	750 06	124 60	93 47	81 40	76 97	75 84	75 75	.....	45 07	54 80		
61	79 77	111 71	90 97	83 13	762 90	126 87	96 28	84 72	80 71	79 83	.....	.....	48 88	59 49		
62	84 08	115 30	94 62	87 02	775 69	129 36	99 37	88 35	84 77	84 11	.....	.....	53 08	64 62		
63	88 70	119 12	98 55	91 23	788 44	132 11	102 75	92 31	89 18	88 71	.....	.....	57 71	70 20		
64	93 65	123 19	102 77	95 78	801 09	135 14	106 46	96 65	93 96	93 65	.....	.....	62 82	76 26		
65	98 95	127 58	107 32	100 71	813 64	138 47	110 53	101 28	99 14	98 95	.....	.....	68 43	82 88		

For semi-annual rates multiply annual by .51.
For quarterly rates multiply annual by .26.

Premium Rates (Participating) for Initial Payment of $190.00 and $10.00 Monthly Income for 20 Years Certain, with Extra Rates to Continue the Income to Beneficiary During Life

American 3% Reserve. **Commuted Value, $2,000.00.**

Largest Amount of Insurance it will write on a Single Life, $50,000. Premiums for each $1,000 Insurance (Participating).
Adopted Jan. 1, 1908, except rates for ages 15 to 19 inclusive, adopted Dec. 1, 1916.

Age at Issue.	LIFE.							ENDOWMENT. Continuous Annual Premiums.					TERM. Renewable and Convertible.	
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	Single Payment Premiums	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	5 Years.	10 Years.
15	$16 70	$42 40	$31 50	$26 10	$23 00	$21 00	------	$ 99 70	$64 40	$47 10	$36 90	$30 40	------	------
16	17 10	43 00	31 90	26 50	23 30	21 30	------	99 80	64 50	47 10	37 00	30 50	------	------
17	17 40	43 60	32 40	26 90	23 70	21 60	------	99 90	64 50	47 20	37 10	30 60	------	------
18	17 70	44 20	32 80	27 30	24 00	21 90	------	99 90	64 60	47 30	37 20	30 70	------	------
19	18 10	44 80	33 30	27 70	24 40	22 30	------	100 00	64 70	47 40	37 30	30 80	------	------
20	18 50	45 50	33 80	28 10	24 70	22 60	372 50	100 10	64 80	47 50	37 40	30 90	11 60	11 70
21	18 90	46 20	34 30	28 50	25 10	23 00	377 50	100 20	64 90	47 60	37 50	31 10	11 60	11 80
22	19 30	46 90	34 90	29 00	25 50	23 40	383 00	100 30	65 00	47 70	37 60	31 20	11 70	11 90
23	19 70	47 60	35 40	29 40	26 00	23 70	388 50	100 40	65 10	47 80	37 80	31 30	11 80	12 00
24	20 20	48 30	36 00	29 90	26 40	24 20	394 00	100 50	65 20	47 90	37 90	31 50	11 90	12 10
25	20 70	49 10	36 60	30 40	26 90	24 60	400 00	100 60	65 30	48 10	38 00	31 70	12 00	12 30
26	21 20	49 90	37 20	30 90	27 30	25 00	406 00	100 70	65 40	48 20	38 20	31 90	12 10	12 40
27	21 80	50 80	37 80	31 50	27 80	25 50	412 50	100 80	65 50	48 30	38 40	32 00	12 20	12 50
28	22 30	51 60	38 50	32 10	28 30	26 00	419 00	100 90	65 70	48 50	38 50	32 30	12 30	12 70
29	22 90	52 50	39 10	32 60	28 90	26 50	425 50	101 00	65 80	48 70	38 70	32 50	12 50	12 80
30	23 50	53 40	39 90	33 20	29 40	27 00	432 50	101 20	66 00	48 80	39 00	32 80	12 60	13 00
31	24 10	54 40	40 60	33 90	30 00	27 60	439 50	101 30	66 20	49 00	39 20	33 00	12 70	13 20
32	24 80	55 40	41 40	34 50	30 60	28 20	447 00	101 50	66 40	49 30	39 40	33 30	12 90	13 40
33	25 50	56 40	42 10	35 20	31 30	28 80	454 50	101 70	66 60	49 50	39 70	33 70	13 10	13 60
34	26 20	57 40	43 00	35 90	31 90	29 50	462 00	101 90	66 80	49 70	40 00	34 10	13 30	13 90
35	27 00	58 50	43 80	36 70	32 60	30 10	470 00	102 10	67 00	50 00	40 30	34 50	13 50	14 20
36	27 90	59 70	44 70	37 50	33 40	30 90	478 50	102 30	67 30	50 30	40 70	34 90	13 70	14 50
37	28 80	60 80	45 60	38 30	34 10	31 60	487 00	102 50	67 50	50 60	41 10	35 40	14 00	14 80
38	29 70	62 10	46 60	39 10	34 90	32 50	495 50	102 80	67 80	51 00	41 50	35 90	14 30	15 20
39	30 70	63 30	47 60	40 00	35 80	33 30	504 50	103 00	68 10	51 40	42 00	36 50	14 60	15 70
40	31 70	64 60	48 60	41 00	36 70	34 20	513 50	103 30	68 50	51 80	42 60	37 20	15 00	16 10
41	32 80	66 00	49 70	41 90	37 70	------	523 00	103 70	68 90	52 30	------	37 90	15 40	16 70
42	34 00	67 40	50 90	43 00	38 70	------	532 50	104 00	69 30	52 80	------	38 70	15 80	17 30
43	35 30	68 90	52 00	44 10	39 80	------	542 50	104 40	69 80	53 40	------	39 50	16 30	18 00
44	36 60	70 40	53 30	45 20	40 90	------	553 00	104 80	70 30	54 10	------	40 50	16 90	18 90
45	38 00	72 00	54 60	46 50	42 10	------	563 50	105 30	70 90	54 80	------	41 50	17 60	19 80
46	39 50	73 60	56 00	47 80	43 40	------	574 00	105 80	71 60	55 60	------	42 70	18 30	20 80
47	41 10	75 40	57 50	49 20	44 80	------	585 00	106 40	72 30	56 40	------	43 90	19 20	21 90
48	42 80	77 20	59 00	50 60	46 30	------	596 00	107 10	73 10	57 40	------	45 30	20 10	23 20
49	44 70	79 00	60 60	52 20	47 90	------	607 50	107 80	73 90	58 50	------	46 80	21 30	24 70
50	46 60	81 00	62 30	53 80	49 60	------	619 00	108 60	74 90	59 60	------	48 40	22 50	26 30
51	48 60	83 10	64 10	55 60	------	------	630 50	109 50	76 00	60 90	------	------	23 90	28 10
52	50 80	85 20	66 00	57 50	------	------	642 50	110 40	77 20	62 40	------	------	25 40	30 10
53	53 20	87 40	68 00	59 50	------	------	654 50	111 50	78 40	63 90	------	------	27 10	32 20
54	55 70	89 80	70 20	61 70	------	------	667 00	112 60	79 90	65 70	------	------	29 00	34 70
55	58 30	92 20	72 40	64 00	------	------	679 00	113 90	81 40	67 60	------	------	31 10	37 30
56	61 20	94 80	------	------	------	------	691 50	115 30	83 20	------	------	------	33 50	40 30
57	64 20	97 50	------	------	------	------	704 00	116 80	85 00	------	------	------	36 00	43 50
58	67 50	100 30	------	------	------	------	716 50	118 50	87 10	------	------	------	38 90	47 10
59	70 90	103 30	------	------	------	------	729 00	120 40	89 40	------	------	------	42 00	51 00
60	74 60	106 50	------	------	------	------	741 50	122 40	92 00	------	------	------	45 50	55 30
61	78 60	109 80	------	------	------	------	754 00	124 60	94 70	------	------	------	------	------
62	82 80	113 40	------	------	------	------	766 50	127 10	97 80	------	------	------	------	------
63	87 40	117 10	------	------	------	------	779 00	129 80	101 10	------	------	------	------	------
64	92 30	121 10	------	------	------	------	791 50	132 80	104 80	------	------	------	------	------
65	97 50	125 40	------	------	------	------	804 00	136 10	108 80	------	------	------	------	------

For policies containing Disability clause addition of 10c to $6.50 per $1,000 is made according to age of insured and form of policy.

For one-half or one-quarter yearly premiums notes are taken for pro rata amount of annual premium with interest at 6 per cent per annum for the time of deferred payments only.

(Limit $50,000)

Premium Rates, Including Total Disability (Participating) for $1,000.

American 3 per cent — Adopted May 11, 1914

Age.	LIFE				ENDOWMENT.			
	Ord.	10 P.	15 P.	20 P.	15 Yr.	20 Yr.	25 Yr.	30 Yr.
20	$18 70	$45 60	$33 90	$28 20	$64 95	$47 65	$37 55	$31 05
21	19 10	46 30	34 40	28 60	65 05	47 75	37 65	31 25
22	19 50	47 00	35 00	29 10	65 15	47 85	37 75	31 35
23	19 90	47 70	35 50	29 50	65 30	47 95	37 95	31 45
24	20 40	48 40	36 10	30 00	65 40	48 05	38 05	31 65
25	20 95	49 20	36 70	30 55	65 50	48 30	38 20	31 90
26	21 45	50 00	37 30	31 05	65 60	48 40	38 40	32 10
27	22 05	50 90	37 95	31 65	65 70	48 50	38 60	32 20
28	22 55	51 70	38 65	32 25	65 90	48 70	38 70	32 50
29	23 20	52 65	39 25	32 75	66 00	48 90	38 90	32 70
30	23 80	53 55	40 05	33 35	66 25	49 05	39 25	33 05
31	24 40	54 55	40 75	34 05	66 45	49 25	39 45	33 25
32	25 15	55 55	41 55	34 70	66 65	49 55	39 65	33 55
33	25 85	56 55	42 25	35 40	66 85	49 75	39 95	34 00
34	26 60	57 55	43 20	36 10	67 05	50 00	40 30	34 40
35	27 40	58 70	44 00	36 90	67 30	50 30	40 60	34 85
36	28 35	59 90	44 90	37 75	67 60	50 60	41 05	35 30
37	29 25	61 00	45 85	38 55	67 85	50 95	41 45	35 80
38	30 20	62 30	46 85	39 40	68 15	51 35	41 90	36 35
	31 25	63 55	47 85	40 30	68 45	51 80	42 45	37 00
40	32 25	64 85	48 90	41 35	68 90	52 20	43 10	37 75
41	33 40	66 25	50 00	42 25	69 30	52 75	43 65	38 50
42	34 65	67 70	51 25	43 40	69 75	53 30	44 40	39 35
43	36 00	69 20	52 40	44 55	70 30	53 95	45 15	40 20
44	37 35	70 75	53 70	45 70	70 85	54 70	46 05	41 25
45	38 85	72 40	55 05	47 10	71 50	55 50	47 00	42 35
46	40 40	74 00	56 50	48 45	72 25	56 40	48 00	43 60
47	42 10	75 85	58 10	49 95	73 00	57 30	49 20	44 90
48	43 85	77 70	59 65	51 50	73 90	58 40	50 50	46 40
49	45 85	79 60	61 35	53 20	74 80	59 60	51 80	47 95
50	47 85	81 65	63 15	54 95	75 90	60 85	53 40	49 70
51	50 00	83 80	65 10	56 90	77 20	62 30	------	------
52	52 35	86 00	67 20	58 95	78 60	64 00	------	------
53	54 90	88 35	69 40	61 15	80 00	65 65	------	------
54	57 60	90 90	71 85	63 55	81 75	67 65	------	------
55	60 40	93 50	74 30	66 05	83 55	69 75	------	------
56	63 55	96 40	77 00	------	85 65	------	------	------
57	66 80	99 45	79 90	------	87 75	------	------	------
58	70 45	102 65	83 00	------	90 25	------	------	------
59	74 25	106 20	86 40	------	92 95	------	------	------
60	78 35	110 05	89 95	------	96 00	------	------	------
61	82 90	113 95	------	------	------	------	------	------
62	87 70	118 25	------	------	------	------	------	------
63	92 95	122 70	------	------	------	------	------	------
64	98 70	127 60	------	------	------	------	------	------

For one-half or one-quarter yearly premiums notes are taken for pro rata amount of annual premium with interest at 6 per cent per annum for the time of deferred payments only.

See latter part of book for term rates.

Largest Amount of Insurance it will write on a Single Life, $300,000. Premiums for each $1,000 Insurance (Participating).

Age at Issue.	LIFE. (*Adopted March, 1899.) Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	Single Payment Premiums.	ENDOWMENT—Continuous Annual Premiums. (*Adopted January 1, 1909.) 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
15	$17 40	$44 62	$33 03	$27 34	$24 02	$21 88	363 10	100 60	$65 17	$47 79	$37 64	$31 10
16	17 73	45 22	33 48	27 72	24 36	22 20	367 85	100 78	65 31	47 92	37 76	31 22
17	18 07	45 85	33 95	28 12	24 71	22 52	372 77	100 97	65 46	48 05	37 88	31 35
18	18 44	46 49	34 41	28 53	25 08	22 86	377 84	101 16	65 61	48 18	38 01	31 48
19	18 81	47 16	34 94	28 95	25 46	23 21	383 08	101 36	65 77	48 33	38 15	31 63
20	19 21	47 85	35 46	29 39	25 85	23 58	388 50	101 57	65 93	48 48	38 30	31 77
21	19 62	48 56	36 00	29 84	26 26	23 95	394 08	101 78	66 11	48 63	38 45	31 93
22	20 06	49 30	36 55	30 31	26 68	24 36	399 84	102 01	66 29	48 79	38 61	32 10
23	20 51	50 06	37 13	30 80	27 12	24 77	405 77	102 24	66 47	48 96	38 78	32 28
24	20 99	50 85	37 73	31 31	27 57	25 19	411 91	102 48	66 67	49 14	38 95	32 46
25	21 49	51 67	38 35	31 83	28 05	25 61	418 23	102 73	66 87	49 33	39 14	32 67
26	22 01	52 51	38 98	32 37	28 54	26 11	424 76	102 99	67 08	49 53	39 34	32 88
27	22 56	53 38	39 65	32 94	29 05	26 59	431 49	103 26	67 30	49 73	39 55	33 12
28	23 14	54 28	40 33	33 52	29 58	27 10	438 43	103 54	67 53	49 95	39 78	33 37
29	23 74	55 21	41 05	34 13	30 14	27 63	445 59	103 83	67 78	50 18	40 02	33 63
30	24 38	56 18	41 78	34 76	30 72	28 19	452 96	104 14	68 03	50 43	40 28	33 93
31	25 05	57 18	42 55	35 42	31 32	28 77	460 57	104 45	68 30	50 69	40 55	34 24
32	25 75	58 21	43 34	36 11	31 96	29 38	468 41	104 79	68 58	50 96	40 85	34 56
33	26 50	59 28	44 16	36 82	32 62	30 02	476 49	105 13	68 88	51 26	41 18	34 95
34	27 28	60 38	45 02	37 56	33 31	30 70	484 81	105 49	69 19	51 57	41 52	35 36
35	28 11	61 53	45 91	38 34	34 02	31 42	493 37	105 87	69 52	51 91	41 90	35 80
36	28 98	62 71	46 83	39 15	34 80	32 17	502 21	106 27	69 88	52 28	42 31	36 28
37	29 90	63 94	47 79	40 00	35 60	32 97	511 29	106 69	70 25	52 67	42 76	36 81
38	30 88	65 21	48 79	40 89	36 45	33 81	520 64	107 13	70 65	53 10	43 24	37 38
39	31 91	66 53	49 83	41 81	37 34	34 70	530 24	107 59	71 08	53 56	43 77	38 01
40	33 01	67 90	50 92	42 79	38 28	35 65	540 12	108 07	71 54	54 06	44 35	38 70
41	34 16	69 32	52 06	43 82	39 28	.....	550 27	108 59	72 04	54 60	44 99	39 45
42	35 39	70 79	53 24	44 90	40 33	.....	560 69	109 14	72 58	55 20	45 68	40 28
43	36 70	72 32	54 49	46 01	41 45	.....	571 39	109 72	73 16	55 85	46 44	41 19
44	38 08	73 91	55 79	47 25	42 65	.....	582 38	110 35	73 80	56 56	47 28	42 19
45	39 55	75 57	57 16	48 52	43 92	.....	593 64	111 03	74 48	57 34	48 21	43 28
46	41 12	77 30	58 60	49 87	45 27	.....	605 16	111 75	75 24	58 20	49 22	.....
47	42 79	79 10	60 11	51 31	46 72	.....	616 95	112 54	76 06	59 14	50 33	.....
48	44 57	80 98	61 71	52 83	48 27	.....	629 00	113 38	76 95	60 17	51 56	.....
49	46 46	82 95	63 39	54 45	49 93	.....	641 29	114 29	77 93	61 31	52 90	.....
50	48 48	84 99	65 16	56 17	51 70	.....	653 82	115 28	79 00	62 55	54 37	.....
51	50 62	87 12	67 03	58 01	.....	.....	666 54	116 31	80 16	63 91	55 98	.....
52	52 91	89 35	69 01	59 97	.....	.....	679 44	117 48	81 43	65 41	57 75	.....
53	55 35	91 68	71 10	62 06	.....	.....	692 54	118 71	82 81	67 05	59 67	.....
54	57 95	94 11	73 31	64 29	.....	.....	705 77	120 04	84 33	68 84	61 77	.....
55	60 72	96 66	75 66	66 69	.....	.....	719 16	121 48	85 93	70 81	64 07	.....
56	63 68	99 33	78 16	69 26	.....	.....	732 67	123 05	87 79	72 97	.....	.....
57	66 84	102 13	80 82	72 01	.....	.....	746 29	124 74	89 77	76 32	.....	.....
58	70 22	105 08	83 66	74 98	.....	.....	759 99	126 58	91 94	77 91	.....	.....
59	73 83	108 19	86 69	78 16	.....	.....	773 75	128 58	94 33	80 73	.....	.....
60	77 69	111 47	89 94	81 60	.....	.....	787 55	130 76	96 91	83 82	.....	.....
61	81 82	114 94	93 43	.....	.....	.....	801 38	133 14	99 80	.....	.....	.....
62	86 24	118 62	97 17	.....	.....	.....	815 20	135 73	102 94	.....	.....	.....
63	90 97	122 53	101 18	.....	.....	.....	829 01	138 57	106 37	.....	.....	.....
64	96 05	126 69	105 51	.....	.....	.....	842 77	141 68	110 14	.....	.....	.....
65	101 48	131 13	110 17	.....	.....	.....	856 47	145 08	114 25	.....	.....	.....

For semi-annual rates multiply by 1.04 and divide by 2.
For quarterly rates multiply by 1.06 and divide by 4.
*Rates ages 15 to 20 inclusive adopted January 1, 1909.

(Limit $25,000 — Double Indemnity $50,000)

Premium Rates for $1,000 (Participating), with Disability and Double Indemnity.

Adopted April 1, 1917.

Age	LIFE POLICIES								ENDOWMENT POLICIES						
	Ordinary	Prem's to Age		10 Payment	15 Payment	20 Payment	25 Payment	30 Payment	Endowments			Accelerative Endowments			
		60	65						10 Year	15 Year	20 Year	25 Year	30 Year	35 Year	40 Year
15	$18 19	$19 44	$19 06	$46 49	$34 40	$28 47	$25 00	$22 78	100 94	$65 53	$48 18	$38 07	$31 57	$27 16	$24 07
16	18 54	19 88	19 49	47 13	34 88	28 87	25 36	23 12	101 13	65 69	48 32	38 21	31 71	27 30	24 24
17	18 90	20 34	19 91	47 79	35 38	29 29	25 73	23 46	101 32	65 85	48 46	38 34	31 86	27 46	24 42
18	19 30	20 83	20 36	48 46	35 89	29 72	26 13	23 82	101 52	66 01	48 61	38 49	32 01	27 63	24 61
19	19 69	21 35	20 84	49 17	36 42	30 17	26 53	24 19	101 73	66 18	48 78	38 65	32 18	27 81	24 81
20	20 12	21 89	21 33	49 89	36 97	30 63	26 94	24 58	101 95	66 35	48 95	38 82	32 34	28 00	25 04
21	20 56	22 47	21 85	50 64	37 54	31 10	27 37	24 97	102 17	66 54	49 11	38 99	32 53	28 20	25 28
22	21 03	23 06	22 40	51 41	38 10	31 60	27 81	25 39	102 41	66 74	49 29	39 17	32 72	28 42	25 54
23	21 51	23 69	22 98	52 19	38 71	32 11	28 28	25 83	102 65	66 93	49 48	39 36	32 93	28 66	25 81
24	22 02	24 37	23 59	53 02	39 34	32 64	28 75	26 27	102 90	67 14	49 68	39 56	33 14	28 91	26 11
25	22 55	25 08	24 24	53 87	39 98	33 18	29 24	26 74	103 16	67 36	49 89	39 77	33 38	29 18	26 42
26	23 10	25 84	24 91	54 74	40 63	33 73	29 75	27 23	103 43	67 58	50 11	40 00	33 62	29 48	26 75
27	23 69	26 65	25 63	55 64	41 33	34 32	30 28	27 73	103 71	67 82	50 33	40 23	33 90	29 81	27 12
28	24 30	27 51	26 38	56 56	42 02	34 93	30 84	28 26	104 01	68 07	50 57	40 49	34 19	30 15	27 50
29	24 93	28 42	27 19	57 51	42 76	35 56	31 42	28 81	104 31	68 34	50 82	40 77	34 49	30 52	27 92
30	25 61	29 40	28 04	58 50	43 51	36 21	32 02	29 40	104 63	68 61	51 10	41 06	34 84	30 92	28 38
31	26 32	30 44	28 94	59 53	44 30	36 89	32 64	30 02	104 95	68 90	51 39	41 37	35 21	31 35	28 87
32	27 06	31 56	29 90	60 57	45 12	37 61	33 31	30 68	105 31	69 20	51 69	41 71	35 63	31 81	29 40
33	27 85	32 77	30 93	61 67	45 96	38 33	33 99	31 37	105 67	69 53	52 03	42 09	36 07	32 30	29 98
34	28 68	34 06	32 02	62 80	46 84	39 09	34 71	32 09	106 05	69 87	52 38	42 49	36 56	32 84	30 60
35	29 56	35 44	33 20	63 98	47 75	39 90	35 44	32 87	106 45	70 24	52 77	42 94	37 08	33 43	31 27
36	30 48	36 98	34 45	65 18	48 70	40 74	36 28	33 68	106 87	70 64	53 20	43 43	37 64	34 06	-----
37	31 46	38 62	35 80	66 43	49 69	41 62	37 14	34 54	107 32	71 05	53 65	43 98	38 24	34 75	-----
38	32 50	40 41	37 24	67 73	50 71	42 54	38 06	35 44	107 79	71 49	54 14	44 57	38 89	35 50	-----
39	33 60	42 37	38 79	69 06	51 77	43 49	39 02	36 39	108 29	71 97	54 67	45 20	39 60	36 32	-----
40	34 76	44 50	40 46	70 45	52 89	44 50	40 04	37 41	108 82	72 49	55 24	45 88	40 37	37 22	-----
41	35 98	46 86	42 28	71 90	54 05	45 62	41 12	-----	109 38	73 06	55 91	46 62	41 20	-----	-----
42	37 29	49 47	44 24	73 39	55 26	46 79	42 25	-----	109 98	73 68	56 65	47 42	42 12	-----	-----
43	38 69	52 37	46 37	74 94	56 54	48 02	43 45	-----	110 62	74 34	57 44	48 29	43 13	-----	-----
44	40 16	55 62	48 71	76 54	57 86	49 34	44 74	-----	111 31	75 07	58 29	49 24	44 22	-----	-----
45	41 72	59 27	51 26	78 20	59 27	50 71	46 11	-----	112 06	75 84	59 21	50 28	45 41	-----	-----
46	43 40	63 42	54 06	79 95	60 84	52 17	47 57	-----	112 86	76 78	60 22	51 41	-----	-----	-----
47	45 18	68 15	57 16	81 76	62 49	53 73	49 13	-----	113 74	77 81	61 31	52 65	-----	-----	-----
48	47 09	73 65	60 59	83 64	64 23	55 39	50 80	-----	114 69	78 91	62 50	54 01	-----	-----	-----
49	49 11	80 07	64 43	85 63	66 07	57 15	52 60	-----	115 72	80 10	63 80	55 49	-----	-----	-----
50	51 28	87 68	68 73	87 68	68 01	59 02	54 52	-----	116 84	81 39	65 21	57 12	-----	-----	-----
51	53 59	-----	-----	90 03	70 06	61 03	-----	-----	118 19	82 78	66 76	-----	-----	-----	-----
52	56 06	-----	-----	92 50	72 23	63 17	-----	-----	119 67	84 28	68 46	-----	-----	-----	-----
53	58 70	-----	-----	95 09	74 54	65 46	-----	-----	121 25	85 91	70 32	-----	-----	-----	-----
54	61 52	-----	-----	97 79	76 99	67 92	-----	-----	122 94	87 71	72 35	-----	-----	-----	-----
55	64 54	-----	-----	100 65	79 61	70 57	-----	-----	124 76	89 65	74 58	-----	-----	-----	-----

For semi-annual rates multiply annual by .52.
For quarterly rates multiply annual by .265.

(Limit $25,000)

Premium Rates for $1,000 (Participating), With Disability and Without Double Indemnity.

Adopted April 1, 1917.

Age	LIFE POLICIES								ENDOWMENT POLICIES						
	Ordinary	Prem's to Age		10 Payment	15 Payment	20 Payment	25 Payment	30 Payment	Endowments			Accelerative Endowments			
		60	65						10 Year	15 Year	20 Year	25 Year	30 Year	35 Year	40 Year
15	$18 09	$19 33	$18 96	$46 21	$34 20	$28 30	$24 86	$22 65	100 84	$65 43	$48 08	$37 97	$31 47	$27 06	$23 97
16	18 44	19 77	19 38	46 85	34 68	28 71	25 22	22 99	101 03	65 59	48 22	38 11	31 61	27 20	24 14
17	18 80	20 23	19 80	47 51	35 18	29 13	25 59	23 33	101 22	65 75	48 36	38 24	31 76	27 36	24 32
18	19 20	20 72	20 25	48 19	35 69	29 56	25 99	23 69	101 42	65 91	48 51	38 39	31 91	27 53	24 51
19	19 59	21 24	20 73	48 90	36 22	30 01	26 39	24 06	101 63	66 08	48 68	38 55	32 08	27 71	24 71
20	20 02	21 78	21 22	49 62	36 77	30 47	26 80	24 45	101 85	66 25	48 85	38 72	32 24	27 90	24 94
21	20 46	22 36	21 74	50 37	37 34	30 94	27 23	24 84	102 07	66 44	49 01	38 89	32 43	28 10	25 18
22	20 93	22 95	22 29	51 14	37 91	31 44	27 67	25 27	102 31	66 64	49 19	39 07	32 62	28 32	25 44
23	21 41	23 58	22 87	51 93	38 52	31 95	28 14	25 71	102 55	66 83	49 38	39 26	32 83	28 56	25 71
24	21 92	24 26	23 48	52 76	39 15	32 48	28 61	26 15	102 80	67 04	49 58	39 46	33 04	28 81	26 01
25	22 45	24 97	24 13	53 61	39 79	33 02	29 11	26 62	103 06	67 26	49 79	39 67	33 28	29 08	26 32
26	23 00	25 73	24 80	54 48	40 44	33 58	29 62	27 11	103 33	67 48	50 01	39 90	33 52	29 38	26 65
27	23 59	26 53	25 52	55 38	41 14	34 17	30 15	27 61	103 61	67 72	50 23	40 13	33 80	29 71	27 02
28	24 20	27 39	26 27	56 30	41 84	34 78	30 71	28 14	103 91	67 97	50 47	40 39	34 09	30 05	27 40
29	24 83	28 30	27 08	57 26	42 58	35 41	31 29	28 69	104 21	68 24	50 72	40 67	34 39	30 42	27 82
30	25 51	29 28	27 93	58 25	43 33	36 06	31 89	29 28	104 53	68 51	51 00	40 96	34 74	30 82	28 28
31	26 22	30 32	28 83	59 28	44 12	36 74	32 51	29 90	104 85	68 80	51 29	41 27	35 11	31 25	28 77
32	26 96	31 44	29 79	60 33	44 94	37 46	33 18	30 56	105 21	69 10	51 59	41 61	35 53	31 71	29 30
33	27 75	32 65	30 82	61 43	45 78	38 19	33 86	31 25	105 57	69 43	51 93	41 99	35 97	32 20	29 88
34	28 58	33 94	31 91	62 56	46 67	38 95	34 58	31 98	105 95	69 77	52 28	42 39	36 46	32 74	30 50
35	29 46	35 32	33 09	63 74	47 58	39 76	35 32	32 76	106 35	70 14	52 67	42 84	36 98	33 33	31 17
36	30 38	36 85	34 34	64 95	48 53	40 60	36 16	33 57	106 77	70 54	53 10	43 33	37 54	33 96	-----
37	31 36	38 49	35 68	66 20	49 52	41 48	37 02	34 43	107 22	70 95	53 55	43 88	38 14	34 65	-----
38	32 40	40 28	37 12	67 50	50 54	42 40	37 94	35 33	107 69	71 39	54 04	44 47	38 79	35 40	-----
39	33 50	42 24	38 67	68 84	51 61	43 35	38 90	36 28	108 19	71 87	54 57	45 10	39 50	36 22	-----
40	34 66	44 37	40 34	70 23	52 73	44 37	39 92	37 30	108 72	72 39	55 14	45 78	40 27	37 12	-----
41	35 88	46 72	42 16	71 68	53 89	45 49	41 00	-----	109 28	72 96	55 81	46 52	41 10	-----	-----
42	37 19	49 33	44 12	73 18	55 10	46 66	42 13	-----	109 88	73 58	56 55	47 32	42 02	-----	-----
43	38 59	52 23	46 25	74 73	56 38	47 89	43 34	-----	110 52	74 24	57 34	48 19	43 02	-----	-----
44	40 06	55 47	48 59	76 33	57 71	49 21	44 63	-----	111 21	74 97	58 19	49 14	44 12	-----	-----
45	41 62	59 12	51 13	78 00	59 12	50 58	46 00	-----	111 96	75 74	59 11	50 18	45 31	-----	-----
46	43 30	63 26	53 93	79 75	60 69	52 05	47 46	-----	112 76	76 68	60 12	51 31	-----	-----	-----
47	45 08	67 99	57 03	81 56	62 34	53 61	49 02	-----	113 64	77 71	61 21	52 55	-----	-----	-----
48	46 99	73 48	60 46	83 45	64 09	55 27	50 69	-----	114 59	78 81	62 40	53 91	-----	-----	-----
49	49 01	79 89	64 29	85 44	65 93	57 03	52 49	-----	115 62	80 00	63 70	55 39	-----	-----	-----
50	51 18	87 49	68 59	87 49	67 87	58 90	54 41	-----	116 74	81 29	65 11	57 02	-----	-----	-----
51	53 49	-----	-----	89 85	69 92	60 91	-----	-----	118 09	82 68	66 66	-----	-----	-----	-----
52	55 96	-----	-----	92 32	72 10	63 05	-----	-----	119 57	84 18	68 36	-----	-----	-----	-----
53	58 60	-----	-----	94 91	74 41	65 35	-----	-----	121 15	85 81	70 22	-----	-----	-----	-----
54	61 42	-----	-----	97 62	76 86	67 81	-----	-----	122 84	87 61	72 25	-----	-----	-----	-----
55	64 44	-----	-----	100 48	79 48	70 46	-----	-----	124 66	89 55	74 48	-----	-----	-----	-----

For semi-annual rates multiply annual by .52.
For quarterly rates multiply annual by .265.

(Limit $25,000—Double Indemnity $50,000).

Premium Rates for $1,000 (Participating).

Adopted April 1, 1917.

For semi-annual rates multiply annual by .52.
For quarterly rates multiply annual by .265.

Premium Rates (Participating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3% Reserve, **Commuted Value, $1,839.00.**

Age of Insured.	LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-YEAR ENDOWMENT. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
21	$41 74	$39 53	$37 68	$36 58	$36 08	$62 86	$59 42	$56 83	$55 39	$54 88	123 53	116 40	112 10	110 35	109 78
22	42 65	40 39	38 52	37 37	36 80	63 84	60 34	57 72	56 26	55 74	123 05	115 70	111 31	109 51	108 94
23	43 56	41 23	39 34	38 18	37 72	64 87	61 30	58 66	57 17	56 64	122 62	115 06	110 52	108 70	108 12
24	44 57	42 17	40 27	39 07	38 60	65 95	62 28	59 59	58 10	57 58	122 23	114 43	109 78	107 93	107 33
25	45 65	43 18	41 21	40 01	39 52	67 06	63 31	60 58	59 06	58 51	121 92	113 83	109 03	107 16	106 56
26	46 73	44 16	42 17	40 94	40 48	68 18	64 37	61 58	60 07	59 53	121 63	113 28	108 34	106 42	105 82
27	47 90	45 26	43 22	42 00	41 49	69 41	65 50	62 66	61 13	60 58	121 35	112 75	107 64	105 70	105 10
28	49 13	46 37	44 30	43 06	42 55	70 66	66 62	63 77	62 18	61 64	121 20	112 27	107 02	105 07	104 42
29	50 42	47 57	45 46	44 18	43 66	72 90	67 85	64 92	63 31	62 77	121 06	111 84	106 42	104 46	103 78
30	51 79	48 84	46 66	45 36	44 83	73 42	69 12	66 10	64 49	63 92	121 03	111 53	105 91	103 85	103 22
31	53 26	50 18	47 93	46 58	46 07	74 88	70 44	67 37	65 71	65 14	121 01	111 22	105 41	103 30	102 67
32	54 79	51 58	49 25	47 90	47 35	76 42	71 83	68 66	66 98	66 41	121 08	111 02	104 02	102 86	102 22
33	56 42	53 09	50 66	49 27	48 73	78 02	73 27	70 01	68 30	67 71	121 27	110 93	104 74	102 50	101 86
34	58 18	54 65	52 15	50 74	50 17	79 75	74 81	71 45	69 67	69 07	121 49	110 86	104 47	102 17	101 52
35	60 05	56 35	53 74	52 27	51 69	81 58	76 42	72 94	71 14	70 51	121 87	110 95	104 35	102 00	101 33
36	62 02	58 13	55 37	53 83	53 29	83 45	78 07	74 47	72 62	72 00	122 38	111 17	104 38	101 95	101 26
37	64 15	60 00	57 17	55 56	54 99	85 41	79 85	76 10	74 21	73 56	122 95	111 46	104 45	101 95	101 23
38	66 41	62 02	59 04	57 41	56 79	87 58	81 72	77 83	75 84	75 20	123 76	111 91	104 69	102 10	101 38
39	68 81	64 18	61 01	59 30	58 68	89 81	83 66	79 61	77 54	76 89	124 54	112 49	105 05	102 37	101 62
40	71 38	66 46	63 12	61 34	60 71	92 26	85 78	81 53	79 39	78 69	125 54	113 23	105 55	102 77	102 00
41	74 06	68 86	65 33	63 46	62 82	94 73	87 96	83 50	81 29	80 58	126 67	114 07	106 15	103 27	102 48
42	77 02	71 47	67 73	65 76	65 08	97 42	90 29	85 61	83 30	82 57	128 02	115 18	106 99	103 90	103 18
43	80 14	74 26	70 27	68 18	67 49	100 30	92 81	87 86	85 44	84 67	129 55	116 42	108 00	104 88	104 02
44	83 52	77 23	72 98	70 78	70 03	103 37	95 47	90 24	87 70	86 89	131 26	117 86	109 15	105 89	105 00
45	87 10	80 38	75 84	73 51	72 73	106 66	98 33	92 78	90 10	89 23	133 18	119 50	110 50	107 09	106 15
46	90 96	83 78	78 94	76 46	75 62	110 06	101 30	95 45	92 59	91 71	135 36	121 39	112 08	108 50	107 52
47	95 11	87 46	82 22	79 56	78 69	113 76	104 54	98 30	95 28	94 36	137 81	123 53	113 90	110 14	109 10
48	99 53	91 37	85 75	82 90	81 96	117 74	108 00	101 38	98 16	97 15	140 54	125 90	115 97	111 98	110 88
49	104 28	95 59	89 52	86 42	85 41	121 99	111 72	104 64	101 18	100 13	143 59	128 59	118 30	114 07	112 90
50	109 39	100 10	93 58	90 24	89 15	126 55	115 70	108 14	104 45	103 30	146 93	131 57	120 86	116 38	115 13
51	114 82	104 88	97 85	94 25	93 09	131 33	119 90	111 84	107 90	106 68	150 60	134 83	123 70	118 92	117 58
52	120 65	110 04	102 43	98 52	97 30	136 49	124 44	115 83	111 58	110 28	154 68	138 48	126 86	121 78	120 34
53	126 86	115 61	107 35	103 10	101 79	142 03	129 84	120 12	115 54	114 13	159 14	142 46	130 32	124 90	123 34
54	133 54	121 56	112 63	108 00	106 57	148 01	134 59	124 73	119 76	118 23	164 06	146 86	134 16	128 35	126 65
55	140 71	127 92	118 27	113 26	111 66	154 44	140 30	129 70	124 30	122 64	169 46	151 70	138 36	132 12	130 27
56	148 39	134 71	124 30	118 85	117 11	161 18	146 30	134 98	129 17	127 37	.....	.....	.....	.....	.....
57	156 62	142 03	130 78	124 82	122 92	168 48	152 78	140 66	134 35	132 43	.....	.....	.....	.....	.....
58	165 43	149 93	137 74	131 21	129 13	176 42	159 89	146 88	140 02	137 89	.....	.....	.....	.....	.....
59	174 89	158 38	145 20	138 07	135 77	184 99	167 54	153 55	146 09	143 74	.....	.....	.....	.....	.....
60	185 02	167 50	153 24	145 39	142 87	194 26	175 82	160 80	152 64	150 06	.....	.....	.....	.....	.....
61	195 91	177 29	161 86	153 26	150 47	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	207 53	187 75	171 10	161 66	158 60	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	220 01	199 01	181 01	170 66	167 29	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	233 40	211 10	191 69	180 38	176 64	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	247 85	224 16	203 18	190 75	186 62	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, $100,000. Premiums for Each $1,000 Insurance (Nonparticipating.)

Whole Life and 20 Pay Life rates adopted February 4, 1907; 15 Pay Life, January 1, 1908: all other forms adopted September 1, 1909.

*Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.			
	Continuous Annual Premiums.	10 Annual Premiums	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	30 Years.
21	$15 84	$37 47	$27 61	$23 67	$311 11	$91 61	$58 16	$41 85	$27 10
22	16 19	38 08	28 08	24 07	316 04	91 66	58 22	41 93	27 20
23	16 57	38 71	28 55	24 48	321 13	91 72	58 29	42 00	27 30
24	16 96	39 37	29 03	24 90	326 42	91 77	58 35	42 08	27 43
25	17 37	40 04	29 55	25 35	331 88	91 83	58 42	42 15	27 54
26	17 80	40 75	30 08	25 81	337 56	91 90	58 50	42 24	27 69
27	18 26	41 48	30 63	26 29	343 43	91 97	58 58	42 35	27 84
28	18 73	42 24	31 20	26 79	349 50	92 05	58 67	42 45	28 01
29	19 24	43 02	31 80	27 31	355 79	92 13	58 76	42 56	28 19
30	19 77	43 84	32 42	27 86	362 30	92 22	58 87	42 69	28 39
31	20 33	44 69	33 06	28 42	369 03	92 30	58 98	42 83	28 62
32	20 92	45 57	33 72	29 01	375 99	92 41	59 10	42 98	28 86
33	21 54	46 48	34 42	29 63	383 19	92 51	59 23	43 13	29 14
34	22 20	47 43	35 14	30 27	390 64	92 64	59 37	43 32	29 44
35	22 89	48 41	35 90	30 94	398 34	92 76	59 53	43 52	29 77
36	23 63	49 42	36 68	31 65	406 30	92 90	59 70	43 73	30 14
37	24 41	50 49	37 50	32 38	414 52	93 06	59 90	43 98	30 55
38	25 23	51 59	38 36	33 16	423 00	93 22	60 10	44 25	31 01
39	26 10	52 72	39 24	33 97	431 75	93 40	60 34	44 54	31 50
40	27 03	53 91	40 18	34 82	440 78	93 60	60 59	44 88	32 05
41	28 01	55 14	41 15	35 71	450 09	93 82	60 88	45 25	32 67
42	29 05	56 42	42 17	36 66	459 69	94 07	61 21	45 67	33 34
43	30 16	57 76	43 24	37 65	469 57	94 34	61 56	46 13	34 10
44	31 34	59 14	44 36	38 71	479 75	94 65	61 97	46 65	34 92
45	32 60	60 60	45 53	39 82	490 20	94 99	62 41	47 22	35 84
46	33 94	62 10	46 78	41 00	500 95	95 39	62 91	47 86	36 84
47	35 36	63 67	48 07	42 25	511 98	95 82	63 48	48 57	37 96
48	36 88	65 32	49 45	43 59	523 28	96 30	64 11	49 37	39 16
49	38 51	67 02	50 89	45 00	534 83	96 84	64 81	50 26	40 49
50	40 23	68 81	52 42	46 51	546 63	97 45	65 59	51 23	41 93
51	42 07	70 67	54 02	48 11	558 65	98 12	66 44	52 32	.....
52	44 04	72 61	55 72	49 81	570 87	98 86	67 39	53 51	.....
53	46 13	74 64	57 51	51 63	583 27	99 68	68 45	54 84	.....
54	48 36	76 75	59 40	53 58	595 87	100 59	69 62	56 29	.....
55	50 75	78 96	61 41	55 67	608 61	101 60	70 91	57 91	.....
56	53 29	81 28	63 55	57 90	621 49	102 71	72 34	59 68	.....
57	56 01	83 70	65 83	60 29	634 49	103 94	73 93	61 63	.....
58	58 92	86 24	68 25	62 86	647 57	105 30	75 67	63 77	.....
59	62 03	88 92	70 82	65 63	660 73	106 80	77 60	66 12	.....
60	65 35	91 75	73 59	68 60	673 94	108 46	79 74	68 71	.....

*For policies without Disability Benefits make reduction of 25c per $1,000 Insurance

For semi-annual rates, add 4 per cent and divide by 2.

For quarterly rates, add 6 per cent and divide by 4.

Premium Rates (Nonparticipating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3½% Reserve. Commuted Value, $1,754.00.

Age of Insured.	LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-YEAR ENDOWMENT. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
20	$32 13	$30 24	$28 65	$27 62	$27 19	$47 43	$44 69	$42 53	$41 31	$40 85	$99 49	$94 06	$90 73	$89 34	$73 30
21	32 80	30 85	29 24	28 21	27 78	48 17	45 38	43 22	41 98	41 52	99 08	93 48	90 05	88 64	73 40
22	33 49	31 52	29 89	28 89	28 40	48 96	46 13	43 95	42 68	42 22	98 75	92 94	89 44	88 00	73 55
23	34 24	32 20	30 57	29 49	29 06	49 78	46 90	44 67	43 40	42 94	98 39	92 39	88 79	87 33	73 67
24	35 03	32 94	31 26	30 18	29 75	50 63	47 68	45 42	44 13	43 67	98 02	91 85	88 13	86 65	73 81
25	35 87	33 71	32 01	30 93	30 47	51 52	48 52	46 24	44 94	44 46	97 71	91 33	87 49	86 00	73 93
26	36 72	34 53	32 78	31 68	31 22	52 47	49 37	47 07	45 75	45 27	97 42	90 82	86 86	85 35	74 09
27	37 67	35 39	33 61	32 42	32 08	53 45	50 29	47 93	46 59	46 11	97 20	90 38	86 30	84 74	74 28
28	38 63	36 28	34 46	33 31	32 85	54 48	51 24	48 84	47 47	46 99	97 00	89 97	85 74	84 16	74 46
29	39 70	37 25	35 38	34 23	33 75	55 56	52 22	49 77	48 40	47 90	96 80	89 56	85 21	83 60	74 65
30	40 80	38 26	36 34	35 16	34 68	56 72	53 29	50 77	49 37	48 87	96 69	89 23	84 74	83 08	74 88
31	41 97	39 33	37 34	36 14	35 66	57 91	54 30	51 77	50 35	49 85	96 62	88 92	84 29	82 58	75 12
32	43 22	40 46	38 42	37 19	36 69	59 18	55 49	52 85	51 38	50 88	96 60	88 68	83 91	82 15	75 39
33	44 55	41 67	39 53	38 28	37 79	60 51	56 70	53 96	52 50	51 97	96 62	88 49	83 54	81 77	75 65
34	45 97	42 95	40 74	39 44	38 94	61 92	57 94	55 13	53 62	53 09	96 74	88 38	83 27	81 45	75 98
35	47 47	44 28	42 00	40 68	40 15	63 39	59 20	56 36	54 82	54 27	96 92	88 35	83 09	81 22	76 33
36	49 08	45 75	43 35	41 98	41 45	64 97	60 67	57 67	56 06	55 51	97 17	88 39	82 97	81 02	76 70
37	50 81	47 28	44 79	43 37	42 82	66 63	62 12	59 00	57 37	56 79	97 52	88 54	82 95	80 96	77 14
38	52 63	48 91	46 29	44 80	44 23	68 41	63 68	60 44	58 74	58 16	97 96	88 77	83 01	80 95	77 61
39	54 59	50 65	47 89	46 36	45 78	70 26	65 32	61 93	60 18	59 58	98 50	89 11	83 19	81 05	78 12
40	56 67	52 50	49 59	48 01	47 41	72 23	67 05	63 52	61 69	61 07	99 17	89 57	83 47	81 26	78 72
41	58 92	54 48	51 41	49 73	49 13	74 33	68 88	65 18	63 26	62 64	99 91	90 15	83 86	81 55	79 37
42	61 32	56 61	53 35	51 60	50 95	76 56	70 85	66 94	64 95	64 30	100 85	90 89	84 38	82 01	80 11
43	63 89	58 88	55 42	53 57	52 90	78 93	72 93	68 80	66 74	66 04	101 86	91 71	85 04	82 57	80 91
44	66 63	61 33	57 61	55 67	54 97	81 48	75 15	70 80	68 62	67 90	103 06	92 74	85 85	83 28	81 82
45	69 61	63 95	59 99	57 90	57 18	84 17	77 50	72 89	70 58	69 84	104 42	93 91	86 83	84 11	82 82
46	72 78	66 75	62 51	60 30	59 53	87 05	80 02	75 15	72 70	71 91	105 98	95 25	87 95	85 12	83 95
47	76 18	69 75	65 19	62 84	62 02	90 14	82 73	77 54	74 95	74 11	107 72	96 78	89 27	86 29	85 19
48	79 83	72 87	68 10	65 55	64 69	93 45	85 63	80 11	77 35	76 46	109 70	98 54	90 79	87 65	86 59
49	83 77	76 45	71 20	68 46	67 55	96 95	88 70	82 82	79 87	78 93	111 92	100 55	92 51	89 20	88 16
50	87 96	80 16	74 50	71 54	70 56	100 73	92 02	85 73	82 59	81 58	114 37	102 75	94 42	90 92	89 86
51	92 46	84 13	78 04	74 85	73 79	104 73	95 56	88 84	85 46	84 38	117 11	105 23	96 59	92 87	91 77
52	97 31	88 43	81 83	78 38	77 25	109 04	99 35	92 17	88 52	87 37	120 16	107 99	98 99	95 03	93 86
53	102 49	93 01	85 88	82 13	80 91	113 65	103 40	95 74	91 81	90 56	123 53	111 02	101 66	97 44	96 19
54	108 00	97 92	90 22	86 16	84 82	118 58	107 78	99 57	95 32	93 98	127 22	114 38	104 61	100 07	98 73
55	113 98	103 25	94 92	90 46	89 02	123 88	112 51	103 70	99 09	97 65	131 35	118 11	107 88	103 01	101 57
56	120 33	108 90	99 90	95 05	93 47	129 57	117 54	108 14	103 14	101 56	135 88	122 22	111 50	106 26	104 68
57	127 16	114 99	105 27	99 94	98 24	135 65	122 98	112 88	107 45	105 75	140 86	126 72	115 47	109 80	108 10
58	134 50	121 57	111 03	105 22	103 35	142 20	128 86	118 01	112 13	110 26	146 34	131 70	119 82	113 72	111 85
59	142 35	128 60	117 30	110 84	108 80	149 27	135 18	123 57	117 16	115 12	152 35	137 14	124 61	118 01	115 97
60	150 79	136 15	123 84	116 88	114 62	156 87	141 99	129 54	122 58	120 32	158 99	143 18	129 90	122 78	120 52

*Convertible within four years

(*Limit $100,000*)

Extra Annual Premiums per $1,000 of Insurance for Waiver of Premiums in Event of Total and Permanent Disability of Insured Before Attaining Age of 60.

Adopted January, 1916.

Premium Rates (Participating) for $10.00 Monthly Income for 20 Years Certain, with Extra Rates (Nonparticipating) to Continue the Income to Beneficiary During Life.

American 3% Reserve. **Commuted Value, $1,840.00.**

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YR. END'T.	
	Rates for Income 20 Years Certain	Extra Rates to Continue Income for Life. Age of Beneficiary.				Rates for Income 20 Years Certain	Extra Rates to Continue Income for Life. Age of Beneficiary.				Rates for Income 20 Years Certain	Extra Rates to Continue Income to Insured for Life.
		25	35	45	55		25	35	45	55		
16	.....	.....	.....	.....	.....	$49 13	$7 05	$4 08	$1 75	$0 44	$88 17	$24 60
17	.....	.....	.....	.....	.....	49 83	7 12	4 12	1 75	44	88 41	23 59
18	.....	.....	.....	.....	.....	50 54	7 19	4 16	1 75	44	88 65	22 56
19	.....	.....	.....	.....	.....	51 28	7 27	4 20	1 77	44	88 82	21 51
20	.....	.....	.....	.....	.....	52 05	7 34	4 23	1 78	46	88 98	20 44
21	$34 52	$5 24	$3 20	$1 49	$0 42	52 86	7 43	4 27	1 80	46	89 15	19 38
22	35 29	5 34	3 24	1 51	42	53 69	7 53	4 31	1 82	46	89 31	18 31
23	36 08	5 43	3 28	1 53	44	54 56	7 64	4 34	1 84	46	89 50	17 24
24	36 93	5 54	3 31	1 55	44	55 44	7 76	4 40	1 86	48	89 70	16 17
25	37 81	5 67	3 37	1 56	44	56 36	7 91	4 45	1 90	48	89 90	15 11
26	38 73	5 80	3 42	1 58	44	57 32	8 06	4 51	1 91	48	90 12	14 04
27	39 69	5 94	3 48	1 60	46	58 31	8 22	4 58	1 93	50	90 38	12 99
28	40 70	6 09	3 55	1 62	46	59 34	8 39	4 66	1 95	50	90 64	11 96
29	41 77	6 26	3 62	1 66	48	60 41	8 57	4 75	1 99	50	90 91	10 97
30	42 89	6 44	3 72	1 69	48	61 53	8 78	4 84	2 02	52	91 21	9 97
31	44 07	6 64	3 81	1 73	48	62 69	9 00	4 93	2 06	52	91 54	9 02
32	45 32	6 86	3 92	1 77	50	63 88	9 26	5 04	2 10	53	91 89	8 10
33	46 63	7 12	4 03	1 80	50	65 14	9 55	5 17	2 13	53	92 28	7 23
34	48 01	7 42	4 16	1 84	52	66 44	9 88	5 32	2 19	55	92 70	6 38
35	49 46	7 75	4 31	1 90	52	67 80	10 25	5 48	2 24	55	93 18	5 61
36	50 99	8 10	4 47	1 95	52	69 24	10 64	5 67	2 32	57	93 67	4 86
37	52 62	8 48	4 66	2 01	53	70 73	11 06	5 87	2 39	57	94 24	4 18
38	54 34	8 91	4 86	2 08	55	72 28	11 52	6 09	2 47	59	94 85	3 55
39	56 16	9 37	5 08	2 15	57	73 91	12 02	6 33	2 54	61	95 53	2 98
40	58 07	9 88	5 34	2 24	59	75 62	12 55	6 59	2 61	63	96 29	2 47
41	60 11	10 43	5 61	2 34	61	77 43	13 14	6 88	2 70	64	97 12	1 99
42	62 27	11 04	5 92	2 45	63	79 32	13 78	7 19	2 82	68	98 05	1 58
43	64 57	11 72	6 27	2 58	66	81 33	14 48	7 54	2 96	72	99 07	1 23
44	66 99	12 48	6 66	2 72	70	83 44	15 25	7 95	3 11	75	100 21	94
45	69 59	13 32	7 08	2 89	74	85 69	16 10	8 41	3 29	79	101 48	70
46	72 35	14 24	7 56	3 07	77	88 04	17 02	8 91	3 50	85	102 87	49
47	75 29	15 24	8 11	3 28	81	90 56	18 01	9 46	3 72	88	104 42	34
48	78 42	16 30	8 72	3 51	86	93 23	19 08	10 06	3 96	94	106 15	22
49	81 75	17 46	9 38	3 77	92	96 08	20 24	10 75	4 21	99	108 06	13
50	85 30	18 73	10 12	4 07	99	99 10	21 51	11 50	4 51	1 05	110 16	07
51	89 07	20 11	10 93	4 38	1 07	102 32	22 87	12 33	4 84	1 12	112 48	.....
52	93 10	21 60	11 83	4 75	1 14	105 74	24 32	13 23	5 21	1 20	115 04	.....
53	97 39	23 22	12 82	5 15	1 23	109 42	25 89	14 19	5 61	1 29	117 87	.....
54	101 95	24 99	13 89	5 61	1 34	113 34	27 56	15 22	6 05	1 40	120 98	.....
55	106 83	26 92	15 05	6 11	1 47	117 54	29 38	16 32	6 53	1 53	124 40	.....
56	112 06	29 00	16 32	6 66	1 62	122 05	31 35	17 54	7 07	1 67	128 16	.....
57	117 61	31 24	17 72	7 29	1 77	126 89	33 49	18 88	7 67	1 84	132 28	.....
58	123 56	33 65	19 26	7 99	1 93	132 09	35 79	20 37	8 35	2 01	136 80	.....
59	129 90	36 25	20 96	8 76	2 12	137 69	38 25	22 02	9 11	2 19	141 77	.....
60	136 69	39 04	22 82	9 60	2 34	143 70	40 90	23 85	9 95	2 39	147 20	.....

LIFE ANNUITY RATES—MALES.

February 1, 1899.

Age at Last Birthday.	Price of $100 Annuity.			Annuity Purchased by $1,000.		
	$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
3	$2,412	$2,437	$2,449 50	$41 45	$20 51	$10 20
4	2,408	2,433	2,445 50	41 52	20 55	10 22
5	2,401	2,426	2,438 50	41 64	20 61	10 25
6	2,393	2,418	2,430 50	41 78	20 67	10 28
7	2,384	2,409	2,422 50	41 94	20 75	10 32
8	2,373	2,398	2,410 50	42 14	20 85	10 37
9	2,362	2,387	2,399 50	42 33	20 94	10 41
10	2,350	2,375	2,387 50	42 55	21 05	10 47
11	2,337	2,362	2,374 50	42 78	21 16	10 52
12	2,324	2,349	2,361 50	43 02	21 28	10 58
13	2,311	2,336	2,348 50	43 27	21 40	10 64
14	2,298	2,323	2,335 50	43 51	21 52	10 70
15	2,284	2,309	2,321 50	43 78	21 65	10 76
16	2,270	2,295	2,307 50	44 05	21 78	10 83
17	2,255	2,280	2,292 50	44 34	21 92	10 90
18	2,240	2,265	2,277 50	44 64	22 07	10 97
19	2,225	2,250	2,262 50	44 94	22 22	11 04
20	2,209	2,234	2,246 50	45 26	22 38	11 12
21	2,193	2,218	2,230 50	45 59	22 54	11 20
22	2,176	2,201	2,213 50	45 95	22 71	11 29
23	2,159	2,184	2,196 50	46 31	22 89	11 38
24	2,141	2,166	2,178 50	46 70	23 08	11 47
25	2,123	2,148	2,160 50	47 10	23 27	11 57
26	2,104	2,129	2,141 50	47 52	23 48	11 67
27	2,085	2,110	2,122 50	47 96	23 69	11 77
28	2,065	2,090	2,102 50	48 42	23 92	11 89
29	2,044	2,069	2,081 50	48 92	24 16	12 01
30	2,022	2,047	2,059 50	49 45	24 42	12 13
31	2,000	2,025	2,037 50	50 00	24 69	12 26
32	1,977	2,002	2,014 50	50 58	24 97	12 41
33	1,954	1,979	1,991 50	51 17	25 26	12 55
34	1,930	1,955	1,967 50	51 81	25 57	12 70
35	1,905	1,930	1,942 50	52 49	25 90	12 87
36	1,880	1,905	1,917 50	53 19	26 24	13 03
37	1,854	1,879	1,891 50	53 93	26 60	13 21
38	1,827	1,852	1,864 50	54 73	26 99	13 40
39	1,799	1,824	1,836 50	55 58	27 41	13 61
40	1,770	1,795	1,807 50	56 49	27 85	13 83
41	1,741	1,766	1,778 50	57 48	28 31	14 05
42	1,711	1,736	1,748 50	58 44	28 80	14 29
43	1,680	1,705	1,717 50	59 52	29 32	14 55
44	1,648	1,673	1,685 50	60 67	29 88	14 83

LIFE ANNUITY RATES—MALES.

February 1, 1899.

Age at Last Birthday.	Price of $100 Annuity.			Annuity Purchased by $1,000.		
	$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
45	$1,616	$1,641	$1,658 50	$61 88	$30 46	$15 11
46	1,583	1,608	1,620 50	63 17	31 09	15 42
47	1,549	1,574	1,586 50	64 55	31 76	15 75
48	1,515	1,540	1,552 50	66 00	32 46	16 10
49	1,480	1,505	1,517 50	67 56	33 22	16 47
50	1,444	1,469	1,481 50	69 25	34 03	16 87
51	1,408	1,433	1,445 50	71 02	34 89	17 29
52	1,372	1,397	1,409 50	72 88	35 79	17 73
53	1,336	1,361	1,373 50	74 85	36 73	18 20
54	1,299	1,324	1,336 50	76 98	37 76	18 70
55	1,262	1,287	1,299 50	79 23	38 85	19 23
56	1,225	1,250	1,262 50	81 63	40 00	19 80
57	1,188	1,213	1,225 50	84 17	41 22	20 39
58	1,151	1,176	1,188 50	86 88	42 51	21 03
59	1,114	1,139	1,151 50	89 76	43 89	21 71
60	1,077	1,102	1,114 50	92 85	45 37	22 43
61	1,040	1,065	1,077 50	96 15	46 94	23 20
62	1,004	1,029	1,041 50	99 60	48 59	24 00
63	969	994	1,006 50	103 19	50 30	24 83
64	935	960	972 50	106 95	52 08	25 70
65	901	926	938 50	110 98	53 99	26 63
66	868	893	905 50	115 20	55 99	27 60
67	835	861	873 50	119 61	58 07	28 62
68	804	829	841 50	124 37	60 31	29 70
69	775	800	812 50	129 03	62 50	30 76
70	748	773	785 50	133 68	64 68	31 82
71	723	748	760 50	138 31	66 84	32 87
72	699	724	736 50	143 06	69 06	33 94
73	676	701	713 50	147 92	71 32	35 03
74	655	680	692 50	152 67	73 52	36 10
75	635	660	672 50	157 48	75 75	37 17
76	615	640	652 50	162 60	78 12	38 31
77	597	622	634 50	167 50	80 38	39 40
78	579	604	616 50	172 71	82 78	40 55
79	562	587	599 50	177 98	85 17	41 70
80	546	571	583 50	183 15	87 56	42 84

For ages over 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES.—FEMALES.

February 1, 1899.

Age at Last Birthday.	Price of $100 Annuity.			Annuity Purchased by $1,000.		
	$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
3	$2,489	$2,514	$2,526 50	$40 17	$19 88	$9 89
4	2,484	2,509	2,521 50	40 25	19 92	9 91
5	2,477	2,502	2,514 50	40 37	19 98	9 94
6	2,469	2,494	2,506 50	40 50	20 04	9 97
7	2,459	2,484	2,496 50	40 66	20 12	10 01
8	2,449	2,474	2,486 50	40 83	20 21	10 05
9	2,438	2,463	2,475 50	41 01	20 30	10 09
10	2,426	2,451	2,463 50	41 22	20 39	10 14
11	2,414	2,439	2,451 50	41 42	20 50	10 19
12	2,401	2,426	2,438 50	41 64	20 61	10 25
13	2,388	2,413	2,425 50	41 87	20 72	10 30
14	2,375	2,400	2,412 50	42 10	20 83	10 36
15	2,362	2,387	2,399 50	42 33	20 94	10 41
16	2,349	2,374	2,386 50	42 57	21 06	10 47
17	2,335	2,360	2,372 50	42 82	21 18	10 53
18	2,321	2,346	2,358 50	43 08	21 31	10 59
19	2,306	2,331	2,343 50	43 36	21 45	10 66
20	2,291	2,316	2,328 50	43 64	21 58	10 73
21	2,276	2,301	2,313 50	43 93	21 72	10 80
22	2,260	2,285	2,297 50	44 24	21 88	10 88
23	2,243	2,268	2,280 50	44 58	22 04	10 96
24	2,226	2,251	2,263 50	44 92	22 21	11 04
25	2,209	2,234	2,246 50	45 26	22 38	11 12
26	2,191	2,216	2,228 50	45 64	22 56	11 21
27	2,172	2,197	2,209 50	46 04	22 75	11 31
28	2,152	2,177	2,189 50	46 46	22 96	11 41
29	2,132	2,157	2,169 50	46 90	23 18	11 52
30	2,111	2,136	2,148 50	47 37	23 40	11 63
31	2,090	2,115	2,127 50	47 84	23 64	11 75
32	2,068	2,093	2,105 50	48 35	23 88	11 87
33	2,046	2,071	2,083 50	48 87	24 14	11 99
34	2,023	2,048	2,060 50	49 43	24 41	12 13
35	2,000	2,025	2,037 50	50 00	24 69	12 26
36	1,976	2,001	2,013 50	50 60	24 98	12 41
37	1,951	1,976	1,988 50	51 25	25 30	12 57
38	1,925	1,950	1,962 50	51 94	25 64	12 73
39	1,899	1,924	1,936 50	52 65	25 98	12 90
40	1,872	1,897	1,909 50	53 41	26 35	13 09
41	1,844	1,869	1,881 50	54 22	26 75	13 28
42	1,816	1,841	1,853 50	55 06	27 15	13 48
43	1,787	1,812	1,824 50	55 95	27 59	13 70
44	1,757	1,782	1,794 50	56 91	28 05	13 93

LIFE ANNUITY RATES.—FEMALES.

FEBRUARY 1, 1899.

Age at Last Birthday.	Price of $100 Annuity.			Annuity Purchased by $1,000.		
	$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
45	$1,727	$1,752	$1,764 50	$57 90	$28 53	$14 16
46	1,696	1,721	1,733 50	58 96	29 05	14 42
47	1,665	1,690	1,702 50	60 06	29 58	14 68
48	1,633	1,658	1,670 50	61 23	30 15	14 96
49	1,601	1,626	1,638 50	62 46	30 75	15 25
50	1,569	1,594	1,606 50	63 73	31 36	15 56
51	1,536	1,561	1,573 50	65 10	32 03	15 88
52	1,502	1,527	1,539 50	66 57	32 74	16 23
53	1,468	1,493	1,505 50	68 11	33 48	16 60
54	1,433	1,458	1,470 50	69 78	34 29	17 00
55	1,398	1,423	1,435 50	71 53	35 13	17 41
56	1,362	1,387	1,399 50	73 42	36 04	17 86
57	1,325	1,350	1,362 50	75 47	37 03	18 34
58	1,288	1,313	1,325 50	77 63	38 08	18 86
59	1,251	1,276	1,288 50	79 93	39 18	19 40
60	1,213	1,238	1,250 50	82 44	40 38	19 99
61	1,175	1,200	1,212 50	85 10	41 66	20 61
62	1,137	1,162	1,174 50	87 95	43 02	21 28
63	1,099	1,124	1,136 50	90 99	44 48	21 99
64	1,061	1,086	1,098 50	94 25	46 04	22 75
65	1,022	1,047	1,059 50	97 84	47 75	23 59
66	982	1,007	1,019 50	101 83	49 65	24 52
67	942	967	979 50	106 16	51 70	25 52
68	903	928	940 50	110 74	53 87	26 58
69	867	892	904 50	115 34	56 05	27 63
70	834	859	871 50	119 90	58 20	28 68
71	805	830	842 50	124 22	60 24	29 67
72	779	804	816 50	128 36	62 18	30 61
73	755	780	792 50	132 45	64 10	31 54
74	731	756	768 50	136 79	66 13	32 53
75	707	732	744 50	141 44	68 30	33 57
76	684	709	721 50	146 19	70 52	34 65
77	662	687	699 50	151 05	72 78	35 73
78	641	666	678 50	156 00	75 07	36 84
79	620	645	657 50	161 29	77 51	38 02
80	600	625	637 50	166 66	80 00	39 21

For ages over 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Largest Amount of Insurance it will write on a Single Life, $100,000. Premiums for Each $1,000 Insurance (Participating). Adopted Jan. 1, 1910.

Age at Issue.	LIFE. Continuous Annual Premiums.	LIFE. 10 Annual Premiums.	LIFE. 15 Annual Premiums.	LIFE. 20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	ENDOWMENT. 15 Years.	ENDOWMENT. 20 Years.	ENDOWMENT. 30 Years.	Adopted July 1, 1912. Endowment Annuity	Adopted July 1, 1912. 10-Year Renewable Term	Adopted July 1, 1912. 10-Year Non-Renewable Convertible Term
16	.....	39 84	29 98	25 18	101 88	65 21	47 31	30 31	$15 64	.....	.....
17	.....	40 41	30 40	25 53	101 93	65 27	47 38	30 39	16 01	.....	.....
18	.....	41 00	30 86	25 91	102 00	65 35	47 46	30 49	16 47	.....	.....
19	.....	41 62	31 34	26 31	102 06	65 42	47 54	30 59	16 92	.....	.....
20	$18 39	42 25	31 81	26 72	102 14	65 50	47 63	30 70	17 40	$12 03	$10 09
21	18 77	42 92	32 31	27 15	102 21	65 57	47 71	30 82	17 91	12 04	10 17
22	19 16	43 60	32 84	27 58	102 28	65 66	47 81	30 94	18 46	12 06	10 24
23	19 59	44 32	33 38	28 04	102 37	65 75	47 92	31 07	19 04	12 08	10 34
24	20 03	45 06	33 94	28 53	102 45	65 85	48 02	31 22	19 66	12 11	10 43
25	20 48	45 86	34 52	29 02	102 53	65 93	48 12	31 37	20 31	12 15	10 53
26	20 97	46 62	35 13	29 54	102 63	66 05	48 25	31 55	21 01	12 19	10 63
27	21 49	47 44	35 75	30 07	102 73	66 16	48 38	31 73	21 75	12 24	10 75
28	22 01	48 29	36 41	30 64	102 85	66 29	48 52	31 94	22 55	12 30	10 88
29	22 58	49 18	37 09	31 22	102 96	66 42	48 67	32 16	23 41	12 37	11 01
30	23 18	50 11	37 81	31 83	103 09	66 57	48 85	32 40	24 32	12 46	11 17
31	23 81	51 07	38 54	32 47	103 22	66 72	49 03	32 68	25 31	12 56	11 34
32	24 47	52 07	39 30	33 13	103 37	66 88	49 23	32 97	26 38	12 67	11 52
33	25 16	53 09	40 10	33 81	103 51	67 05	49 42	33 29	27 53	12 79	11 71
34	25 90	54 16	40 93	34 53	103 68	67 25	49 67	33 65	28 76	12 94	11 93
35	26 69	55 29	41 80	35 30	103 86	67 47	49 93	34 05	30 11	13 10	12 17
36	27 51	56 44	42 69	36 09	104 06	67 69	50 20	34 47	31 57	13 40	12 44
37	28 37	57 64	43 63	36 91	104 26	67 94	50 51	34 95	33 16	13 72	12 74
38	29 30	58 89	44 62	37 78	104 49	68 22	50 85	35 48	34 91	14 08	13 08
39	30 29	60 19	45 64	38 69	104 74	68 52	51 23	36 06	36 82	14 48	13 44
40	31 32	61 54	46 71	39 65	105 01	68 85	51 65	36 70	38 94	14 94	13 87
41	32 42	62 93	47 83	40 66	105 30	69 22	52 10	37 40	41 28	15 44	14 34
42	33 59	64 40	49 01	41 73	105 64	69 64	52 62	38 19	43 88	16 03	14 89
43	34 83	65 92	50 23	42 85	105 99	70 08	53 18	39 04	46 78	16 69	15 50
44	36 17	67 51	51 53	44 05	106 40	70 60	53 82	40 00	50 07	17 45	16 19
45	37 57	69 16	52 88	45 30	106 84	71 15	54 51	41 03	53 78	18 27	16 97
46	39 07	70 89	54 32	46 62	107 34	71 77	55 28	.....	58 00	19 22	17 85
47	40 67	72 69	55 82	48 04	107 90	72 48	56 15	.....	62 90	20 30	18 85
48	42 37	74 57	57 40	49 55	108 51	73 25	57 10	.....	68 57	21 49	19 96
49	44 19	76 53	59 07	51 15	109 19	74 10	58 16	.....	75 28	22 83	21 20
50	46 14	78 58	60 84	52 84	109 95	75 05	59 33	.....	83 31	24 32	22 58
51	48 20	80 72	62 09	54 65	110 78	76 09	60 62	.....	.....	.....	.....
52	50 39	82 95	64 65	56 58	111 70	77 23	62 03	.....	.....	.....	.....
53	52 75	85 29	66 73	58 63	112 72	78 52	63 60	.....	.....	.....	.....
54	55 26	87 72	68 92	60 84	113 84	79 92	65 32	.....	.....	.....	.....
55	57 93	90 28	71 25	63 19	115 07	81 46	67 22	.....	.....	.....	.....
56	60 78	92 96	73 73	.....	116 43	83 17	.....	.....	.....	.....	.....
57	63 84	95 76	76 36	.....	117 92	85 05	.....	.....	.....	.....	.....
58	67 08	98 70	79 16	.....	119 57	87 12	.....	.....	.....	.....	.....
59	70 58	101 80	82 15	.....	121 39	89 41	.....	.....	.....	.....	.....
60	74 31	105 09	85 35	.....	123 40	91 93	.....	.....	.....	.....	.....

For policies containing Disability Benefits addition of 15c to $1.83 is made according to age and form of policy. For semi-annual rates, multiply by 1.04 and divide by 2. For quarterly rates, multiply by 1.06 and divide by 4.

(Limit $25,000).

Premium Rates, Including Waiver of Premium Total Disability (Participating) for $1,000. American 3½ per cent. Adopted July 1, 1912

Age.	LIFE.				ENDOWMENT.			
	Ord.	10 P.	15 P.	20 P.	10 Yr.	15 Yr.	20 Yr.	30 Yr.
16	$17 28	$39 99	$30 13	$25 33	$102 09	$65 39	$47 51	$30 51
17	17 60	40 56	30 55	25 68	102 14	65 45	47 58	30 59
18	17 93	41 15	31 01	26 06	102 21	65 53	47 66	30 69
19	18 27	41 77	31 49	26 46	102 27	65 60	47 74	30 79
20	18 64	42 40	31 96	26 87	102 35	65 68	47 83	30 90
21	19 03	43 07	32 46	27 30	102 42	65 75	47 91	31 02
22	19 43	43 77	33 01	27 75	102 49	65 86	48 01	31 15
23	19 87	44 48	33 54	28 20	102 60	65 95	48 12	31 28
24	20 31	45 22	34 10	28 71	102 68	66 06	48 22	31 44
25	20 77	46 02	34 70	29 20	102 76	66 14	48 32	31 60
26	21 27	46 80	35 31	29 74	102 86	66 28	48 46	31 79
27	21 79	47 61	35 94	30 26	102 98	66 39	48 60	31 98
28	22 33	48 48	36 60	30 85	103 10	66 53	48 75	32 20
29	22 91	49 36	37 30	31 43	103 22	66 68	48 92	32 43
30	23 52	50 28	38 01	32 05	103 37	66 83	49 11	32 69
31	24 16	51 25	38 75	32 70	103 50	66 99	49 31	33 00
32	24 83	52 26	39 53	33 38	103 66	67 17	49 52	33 31
33	25 53	53 27	40 32	34 07	103 81	67 35	49 73	33 66
34	26 29	54 34	41 16	34 80	104 00	67 57	50 00	34 06
35	27 09	55 48	42 05	35 58	104 18	67 81	50 29	34 48
36	27 93	56 64	42 96	36 40	104 41	68 05	50 58	34 93
37	28 82	57 85	43 91	37 22	104 62	68 33	50 91	35 44
38	29 79	59 11	44 91	38 12	104 88	68 64	51 28	36 01
39	30 82	60 43	45 95	39 06	105 16	68 97	51 70	36 62
40	31 88	61 80	47 05	40 05	105 44	69 31	52 16	37 30
41	33 02	63 22	48 20	41 12	105 76	69 71	52 67	38 04
42	34 24	64 72	49 41	42 26	106 13	70 18	53 25	38 87
43	35 53	66 27	50 68	43 44	106 52	70 66	53 88	39 77
44	36 92	67 89	52 03	44 71	106 97	71 24	54 59	40 78
45	38 38	69 58	53 44	46 02	107 45	71 85	55 35	-------
46	39 95	71 35	54 07	47 42	108 00	72 57	56 19	-------
47	41 62	73 20	56 58	48 92	108 68	73 39	57 14	-------
48	43 40	75 14	58 27	50 51	109 31	74 27	58 17	-------
49	45 31	77 18	60 05	52 21	110 07	75 23	59 32	-------
50	47 37	79 31	61 94	53 99	110 92	76 31	60 59	-------
51	49 54	81 62	63 31	55 91	111 95	77 47	61 98	-------
52	51 84	84 03	66 01	57 97	113 08	78 75	63 50	-------
53	54 35	86 56	68 25	60 15	114 31	80 19	65 20	-------
54	57 01	89 19	70 61	62 52	115 66	81 75	67 06	-------

For semi-annual rates, multiply by 1.04 and divide by 2.
For quarterly rates multiply by 1.06 and divide by 4.
See latter part of book for Term Rates.

Premium Rates (Participating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3½% Reserve. **Commuted Value, $1,765.00.**

Age of Insured.	LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-YEAR ENDOWMENT. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
20	$37 77	$35 74	$34 08	$32 92	$32 46	$54 31	$51 33	$48 98	$47 66	$47 16	113 78	108 07	104 57	103 10	102 62
21	38 54	36 44	34 71	33 60	33 14	55 14	52 11	49 77	48 42	47 92	113 28	107 39	103 78	102 29	101 81
22	39 29	37 17	35 42	34 28	33 82	56 00	52 94	50 56	49 18	48 68	112 82	106 71	103 03	101 51	101 03
23	40 15	37 96	36 20	35 04	34 58	56 93	53 80	51 38	50 00	49 50	112 41	106 10	102 31	100 77	100 29
24	41 04	38 79	36 98	35 82	35 36	57 92	54 72	52 26	50 86	50 36	111 94	105 44	101 53	99 97	99 49
25	41 97	39 64	37 82	36 65	36 16	58 89	55 63	53 15	51 74	51 22	111 55	104 84	100 80	99 23	98 73
26	42 93	40 58	38 70	37 51	37 02	59 96	56 59	54 10	52 66	52 14	111 19	104 25	100 08	98 49	97 99
27	43 98	41 53	39 62	38 41	37 92	61 05	57 62	55 06	53 60	53 08	110 89	103 72	99 43	97 78	97 28
28	45 07	42 55	40 59	39 35	38 86	62 21	58 70	56 09	54 60	54 08	110 62	103 23	98 78	97 11	96 61
29	46 26	43 62	41 61	40 38	39 86	63 42	59 79	57 13	55 64	55 10	110 35	102 74	98 16	96 47	95 94
30	47 50	44 77	42 70	41 44	40 92	64 71	60 98	58 24	56 72	56 18	110 22	102 40	97 65	95 91	95 38
31	48 80	45 97	43 83	42 54	42 02	66 07	62 20	59 41	57 86	57 32	110 12	102 04	97 14	95 35	94 82
32	50 22	47 25	45 06	43 74	43 20	67 50	63 49	60 62	59 02	58 48	110 08	101 77	96 73	94 88	94 35
33	51 70	48 60	46 30	44 96	44 42	68 96	64 82	61 84	60 26	59 68	110 07	101 54	96 31	94 45	93 89
34	53 28	50 03	47 66	46 26	45 72	70 55	66 23	63 18	61 54	60 96	110 20	101 43	96 03	94 12	93 56
35	54 99	51 56	49 11	47 69	47 12	72 21	67 72	64 57	62 90	62 30	110 40	101 40	95 85	93 88	93 30
36	56 76	53 18	50 60	49 13	48 56	73 98	69 30	66 05	64 30	63 70	110 64	101 42	95 70	93 65	93 07
37	58 67	54 87	52 20	50 67	50 08	75 85	70 95	67 56	65 79	65 16	111 05	101 63	95 72	93 63	93 02
38	60 73	56 73	53 91	52 31	51 72	77 81	72 68	69 16	67 31	66 68	111 55	101 90	95 82	93 65	93 04
39	62 93	58 70	55 73	54 08	53 46	79 90	74 53	70 85	68 95	68 30	112 18	102 32	96 07	93 82	93 19
40	65 23	60 75	57 62	55 93	55 28	82 10	76 48	72 64	70 65	69 98	112 93	102 86	96 42	94 09	93 44
41	67 74	62 97	59 67	57 89	57 22	84 46	78 54	74 52	72 43	71 76	113 80	103 56	96 91	94 48	93 83
42	70 45	65 38	61 88	60 00	59 30	86 98	80 77	76 53	74 37	73 66	114 87	104 42	97 55	95 05	94 37
43	73 29	67 91	64 19	62 20	61 48	89 64	83 12	78 64	76 40	75 64	116 03	105 37	98 33	95 74	95 00
44	76 37	70 68	66 68	64 59	63 84	92 51	85 63	80 91	78 54	77 76	117 45	106 61	99 34	96 64	95 88
45	79 68	73 60	69 34	67 09	66 32	95 53	88 28	83 27	80 76	79 96	119 01	107 96	100 51	97 65	96 87
46	83 20	76 61	72 16	69 79	68 96	98 73	91 09	85 80	83 14	82 28	120 81	109 54	101 84	98 86	98 03
47	87 00	80 89	75 18	72 66	71 78	102 21	94 16	88 53	85 71	84 80	122 84	111 35	103 43	100 29	99 41
48	91 06	83 68	78 45	75 70	74 78	105 91	97 42	91 42	88 43	87 46	125 11	113 39	105 22	101 92	100 98
49	95 44	87 57	81 92	78 98	78 00	109 85	100 89	94 51	91 30	90 28	127 67	115 73	107 25	103 77	102 78
50	100 15	91 76	85 68	82 49	81 44	114 07	104 60	97 77	94 36	93 26	130 51	118 31	109 52	105 84	104 78
51	105 15	96 20	89 65	86 22	85 08	118 56	108 60	101 30	97 63	96 46	133 66	121 18	112 07	108 16	107 02
52	110 50	100 96	93 86	90 15	88 94	123 40	112 87	105 07	101 11	99 86	137 15	124 36	114 88	110 71	109 50
53	116 30	106 11	98 44	94 41	93 10	128 56	117 43	109 11	104 84	103 48	141 02	127 88	118 01	113 58	112 26
54	122 46	111 62	103 35	98 98	97 54	134 10	122 37	113 45	108 84	107 38	145 27	131 78	121 49	116 71	115 30
55	129 09	117 56	108 60	103 81	102 26	140 03	127 68	118 11	113 10	111 54	149 98	136 06	125 28	120 15	118 64
56	136 15	123 87	114 19	108 98	107 28	146 40	133 34	123 13	117 70	.....	155 13	140 76	129 48	123 97	122 31
57	143 77	130 69	120 24	114 51	112 68	153 22	139 46	128 48	122 59	.....	160 82	145 95	134 11	128 15	126 36
58	151 89	137 99	126 66	120 41	118 40	160 55	146 06	134 28	127 89	.....	167 05	151 65	139 15	132 74	130 77
59	160 65	145 87	133 61	126 77	124 58	168 43	153 14	140 53	133 57	.....	173 89	157 89	144 71	137 77	135 62

Largest Amount of Insurance it will write on a Single Life, †$30,000. Premiums for Each $1,000 Insurance (Participating). Adopted Aug., 1906.

*Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.
21	$19 15	$43 93	$33 05	$27 75	$347 30	$104 77	$67 17	$48 85
22	19 57	44 64	33 59	28 20	352 80	104 85	67 27	48 96
23	20 01	45 38	34 16	28 69	358 50	104 95	67 38	49 08
24	20 47	46 14	34 73	29 19	364 40	105 04	67 48	49 19
25	20 93	46 93	35 35	29 71	370 50	105 13	67 58	49 31
26	21 44	47 75	35 96	30 24	376 80	105 23	67 69	49 43
27	21 98	48 61	36 62	30 79	383 35	105 35	67 82	49 57
28	22 53	49 50	37 31	31 38	390 15	105 47	67 96	49 73
29	23 12	50 41	38 01	31 98	397 15	105 60	68 10	49 90
30	23 73	51 37	38 74	32 61	404 40	105 73	68 26	50 07
31	24 39	52 36	39 51	33 28	411 95	105 87	68 42	50 27
32	25 07	53 39	40 30	33 95	419 70	106 03	68 59	50 48
33	25 80	54 46	41 13	34 68	427 75	106 19	68 79	50 70
34	26 56	55 57	41 99	35 43	436 05	106 38	69 00	50 95
35	27 38	56 73	42 89	36 22	444 65	106 57	69 23	51 23
36	28 24	57 92	43 82	37 04	453 55	106 78	69 47	51 52
37	29 13	59 17	44 80	37 90	462 70	107 01	69 74	51 85
38	30 10	60 46	45 82	38 80	472 20	107 25	70 03	52 21
39	31 12	61 80	46 87	39 74	481 95	107 51	70 35	52 60
40	32 19	63 20	47 99	40 75	492 05	107 80	70 71	53 05
41	33 34	64 65	49 16	41 79	502 45	108 12	71 10	53 53
42	34 55	66 16	50 37	42 90	513 15	108 47	71 54	54 08
43	35 85	67 75	51 65	44 08	524 15	108 86	72 02	54 67
44	37 23	69 38	52 99	45 31	535 50	109 29	72 56	55 36
45	38 69	71 11	54 40	46 62	547 20	109 76	73 15	56 07
46	40 24	72 89	55 89	47 99	559 20	110 30	73 80	56 88
47	41 91	74 76	57 45	49 47	571 50	110 89	74 54	57 79
48	43 67	76 71	59 10	51 04	584 10	111 53	75 36	58 79
49	45 56	78 75	60 84	52 71	597 00	112 26	76 26	59 90
50	47 59	80 88	62 67	54 47	610 20	113 07	77 25	61 12
51	49 73	83 10	64 59	56 35	623 60	113 94	78 34	62 47
52	52 01	85 42	66 64	58 36	637 25	114 92	79 55	63 95
53	54 45	87 84	68 80	60 49	651 10	115 99	80 89	65 59
54	57 06	90 36	71 07	62 78	665 15	117 16	82 35	67 38
55	59 83	93 03	73 50	65 23	679 40	118 48	83 98	69 37
56	62 80	95 81	76 08	67 85	693 75	119 89	85 77	71 54
57	65 97	98 72	78 82	70 66	708 25	121 46	87 74	73 92
58	69 35	101 79	81 74	73 68	722 85	123 20	89 91	76 54
59	72 99	105 02	84 85	76 92	737 55	125 11	92 30	79 40
60	76 85	108 43	88 18	80 41	752 30	127 21	94 93	82 54

*For policies without Disability Benefits reduction of 50c per $1,000 is made.

For semi-annual rates multiply by .52. For quarterly rates multiply by .265. †All above $10,000 reinsured.

Largest Amount of Insurance it will write on a Single Life, *$30,000.

Premiums for Each $1,000 Insurance (Nonparticipating).

Age at Issue	†Including Disability Benefits																
	Continuous Annual Premiums Endowment at 85	LIFE			The Guaranteed Policy	Special Premium Endowment	ENDOWMENT Continuous Annual Premiums			TERM Renewable Convertible within				
		10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	20 Payment Life	20 Payment	10 Years	15 Years	20 Years	3 Yrs. 3 Years	5 Yrs. 5 Years	10 Yrs 10 Years	12 Yrs 15 Years	15 Yrs 20 Years
21	$15 75	$38 27	$28 36	$23 53	$29 57	$38 55	$93 69	$59 45	$42 76	$11 43	$11 54	$11 73	$11 97	$12 17
22	16 10	38 89	28 83	23 93	30 06	39 10	93 75	59 51	42 83	11 50	11 61	11 82	12 03	12 24
23	16 48	39 54	29 32	24 34	30 58	39 70	93 81	59 58	42 90	11 58	11 69	11 93	12 11	12 30
24	16 86	40 20	29 81	24 75	31 11	40 30	93 86	59 64	43 97	11 68	11 78	12 05	12 21	12 38
25	17 28	40 90	30 34	25 20	31 67	41 00	93 92	59 71	43 06	11 78	11 88	12 15	12 31	12 47
26	17 71	41 62	30 88	25 66	32 25	41 75	93 99	59 79	43 16	11 88	11 99	12 27	12 42	12 57
27	18 17	42 36	31 44	26 13	32 85	42 55	94 05	59 87	43 25	11 98	12 09	12 41	12 54	12 68
28	18 65	43 14	32 03	26 63	33 48	43 45	94 13	59 96	43 36	12 08	12 21	12 56	12 69	12 82
29	19 15	43 94	32 63	27 14	34 13	44 45	94 21	60 05	43 46	12 19	12 35	12 70	12 85	12 99
30	19 69	44 77	33 27	27 69	34 81	45 60	94 30	60 16	43 59	12 33	12 48	12 89	13 01	13 16
31	20 24	45 63	33 92	28 24	35 51	46 90	94 38	60 26	43 72	12 48	12 63	13 08	13 20	13 37
32	20 84	46 53	34 61	28 83	36 24	48 35	94 49	60 39	43 88	12 63	12 80	13 29	13 41	13 62
33	21 46	47 46	35 31	29 44	37 00	49 95	94 59	60 52	44 04	12 80	12 98	13 53	13 65	13 89
34	22 12	48 43	36 06	30 08	37 79	51 80	94 72	60 66	44 22	12 97	13 17	13 79	13 92	14 21
35	22 80	49 43	36 82	30 74	38 62	53 85	94 84	60 82	44 42	13 17	13 40	14 04	14 23	14 58
36	23 54	50 46	37 62	31 44	39 49	56 15	94 97	60 98	44 63	13 39	13 64	14 36	14 59	14 98
37	24 33	51 55	38 46	32 17	40 41	58 70	95 13	61 18	44 88	13 63	13 91	14 70	14 98	15 44
38	25 15	52 67	39 33	32 94	41 37	61 60	95 30	61 39	45 15	13 90	14 19	15 09	15 44	15 97
39	26 02	53 83	40 23	33 74	42 37	64 90	95 47	61 62	45 45	14 19	14 51	15 51	15 95	16 55
40	26 96	55 03	41 18	34 58	43 42	68 65	95 67	61 88	45 79	14 51	14 87	16 01	16 52	17 20
41	27 94	56 30	42 17	35 47	44 52	72 85	95 90	62 17	46 17	14 86	15 26	16 55	17 16	18 06
42	28 99	57 60	43 21	36 41	45 68	77 60	96 14	62 50	46 59	15 25	15 71	17 18	17 90	19 02
43	30 10	58 96	44 30	37 39	46 90	82 95	96 42	62 86	47 05	15 69	16 20	17 88	18 71	20 09
44	31 29	60 37	45 44	38 44	48 18	89 05	96 73	63 26	47 57	16 20	16 77	18 68	19 63	21 28
45	32 56	61 85	46 63	39 54	49 55	95 85	97 07	63 71	48 16	16 77	17 43	19 58	20 66	22 58
46	33 90	63 38	47 89	40 70	50 99	------	97 45	64 21	48 80	17 42	18 18	20 60	21 79	24 04
47	35 33	64 98	49 21	41 94	52 52	------	97 89	64 78	49 52	18 17	19 02	21 75	23 07	25 62
48	36 87	66 66	50 61	43 27	54 14	------	98 38	65 42	50 33	19 03	20 00	23 03	24 49	27 38
49	38 52	68 40	52 08	44 67	55 87	------	98 93	66 13	51 23	20 00	21 09	24 47	26 04	29 92
50	40 25	70 22	53 62	46 16	57 69	------	99 54	66 91	52 22	21 10	22 32	26 06	27 76	31 42
51	42 10	72 11	55 25	47 74	59 62	------	100 21	67 78	53 31	22 33	23 69	27 83	29 66	33 72
52	44 11	74 09	56 98	49 43	61 67	------	100 96	68 75	54 54	23 70	25 22	29 79	31 74	36 23
53	46 23	76 15	58 80	51 23	63 85	------	101 79	69 81	55 88	25 22	26 91	31 95	34 02	38 94
54	48 49	78 30	60 72	53 16	66 18	------	102 71	71 00	57 36	26 92	28 80	34 35	36 51	41 87
55	50 92	80 55	62 76	55 23	68 66	------	103 73	72 31	58 99	28 83	30 90	37 01	39 24	45 63
56	53 52	82 91	64 93	57 44	71 29	------	104 85	73 76	60 80	30 92	33 23	39 93	42 21	48 05
57	56 28	85 37	67 23	59 80	74 11	------	106 09	75 36	62 77	33 24	35 79	43 14	45 48	51 25
58	59 28	87 96	69 69	62 35	77 13	------	107 47	77 13	64 96	35 81	38 63	46 68	48 93	54 65
59	62 47	90 68	72 31	65 09	80 37	------	108 99	79 09	67 34	38 67	41 76	50 58	52 70	58 26
60	65 88	93 55	75 11	68 03	83 84	------	110 67	81 25	69 66	41 82	45 23	54 86	56 77	62 08

*All above $10,000 reinsured.
†For policies without Disability Benefits reduction of 50c per $1,000 is made.
For semi-annual rates multiply by .52; for quarterly rates multiply by .265.

Largest Amount of Insurance Issued on one life *$25,000. Premiums for each $1,000 Insurance (Nonparticipating).

Adopted 1909.

Age at Issue	LIFE				Optional Coupon 20-Payment Life	Premium Endowment Policy	ENDOWMENT Continuous Annual Premiums			CONVERTIBLE TERM			
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums			10 Years	15 Years	20 Years	5 Year Convertible	10 Year Convertible	15 Year Convertible	20 Year Convertible
20	$14 98	$36 40	$26 88	$22 25	$28 79	$29 16	$91 30	$57 85	$41 70	$ 9 57	$ 9 76	$ 9 70	$10 16
21	15 31	36 95	27 28	22 59	29 23	29 38	91 33	57 89	41 76	9 61	9 78	9 98	10 21
22	15 65	37 55	27 73	22 95	29 70	29 60	91 36	57 93	41 82	9 67	9 85	10 06	10 34
23	16 02	38 16	28 19	23 24	30 19	29 83	91 39	57 97	41 87	9 74	9 94	10 16	10 46
24	16 40	38 81	28 66	23 74	30 66	30 08	91 43	58 01	41 93	9 81	10 03	10 28	10 60
25	16 78	39 46	29 15	24 16	31 20	30 35	91 46	58 06	41 97	9 90	10 13	10 40	10 75
26	17 21	40 15	29 67	24 59	31 84	30 65	91 49	58 11	42 04	9 99	10 23	10 53	10 91
27	17 65	40 86	30 21	25 04	32 37	30 97	91 54	58 17	42 12	10 08	10 34	10 66	11 09
28	18 11	41 59	30 76	25 52	33 02	31 32	91 59	58 23	42 19	10 18	10 46	10 82	11 29
29	18 59	42 36	31 34	25 99	33 62	31 70	91 64	58 30	42 28	10 29	10 59	10 99	11 51
30	19 11	43 15	31 93	26 50	34 36	32 12	91 70	58 36	42 37	10 40	10 74	11 18	11 75
31	19 66	43 97	32 56	27 04	35 08	32 57	91 75	58 44	42 48	10 53	10 90	11 38	12 03
32	20 22	44 84	33 19	27 58	35 81	33 07	91 83	58 52	42 60	10 66	11 08	11 60	12 34
33	20 82	45 72	33 86	28 15	36 52	33 62	91 88	58 62	42 71	10 81	11 26	11 85	12 68
34	21 45	46 63	34 56	28 75	37 34	34 21	91 97	58 72	42 87	10 98	11 48	12 13	13 06
35	22 13	47 59	35 29	29 39	38 18	34 86	92 06	58 84	43 03	11 16	11 70	12 44	13 50
36	22 84	48 56	36 04	30 04	39 00	35 57	92 15	58 97	43 20	11 36	11 96	12 80	13 98
37	23 59	49 60	36 82	30 71	39 92	36 35	92 25	59 12	43 41	11 59	12 25	13 19	14 51
38	24 38	50 66	37 64	31 43	40 82	37 19	92 37	59 28	43 63	11 83	12 58	13 64	15 25
39	25 23	51 75	38 48	32 18	41 78	38 10	92 50	59 47	43 88	12 09	12 93	14 14	15 79
40	26 12	52 90	39 38	32 98	42 84	39 08	92 64	59 66	44 17	12 39	13 34	14 70	16 54
41	27 08	54 08	40 32	33 80	43 90	40 13	92 81	59 89	44 48	12 71	13 79	15 33	------
42	28 08	55 31	41 28	34 68	45 04	41 26	93 00	60 16	44 84	13 09	14 31	16 04	------
43	29 15	56 60	42 30	35 61	46 19	42 47	93 20	60 45	45 24	13 50	14 90	16 83	------
44	30 30	57 93	43 37	36 58	47 42	43 77	93 44	60 79	45 70	13 98	15 56	17 71	------
45	31 51	59 32	44 48	37 62	48 70	45 14	93 71	61 16	46 21	14 53	16 31	18 71	------
46	32 80	60 77	45 66	38 70	50 02	46 59	94 02	61 59	46 77	15 15	17 16	------	------
47	34 17	62 26	46 89	39 86	51 48	48 12	94 37	62 08	47 41	15 85	18 13	------	------
48	35 65	63 84	48 19	41 09	52 96	49 72	94 76	62 61	48 14	16 66	19 19	------	------
49	37 22	65 46	49 56	42 39	54 52	51 40	95 21	63 22	48 94	17 58	20 39	------	------
50	38 89	67 17	51 00	43 78	56 14	53 15	95 72	63 90	49 83	18 60	21 71	------	------
51	40 67	68 94	52 51	45 26	57 91	------	96 28	64 66	50 83	19 74	------	------	------
52	42 56	70 78	54 12	46 84	59 80	------	96 91	65 50	51 92	21 01	------	------	------
53	44 59	72 71	55 81	48 51	61 79	------	97 60	66 45	53 15	22 43	------	------	------
54	46 75	74 70	57 58	50 31	63 81	------	98 39	67 49	54 49	24 00	------	------	------
55	49 05	76 79	59 47	52 23	65 97	------	99 25	68 64	55 99	25 75	------	------	------
56	51 51	78 98	61 49	------	------	------	100 21	69 94	------	------	------	------	------
57	54 14	81 27	63 63	------	------	------	101 28	71 37	------	------	------	------	------
58	56 94	83 66	65 90	------	------	------	102 47	72 96	------	------	------	------	------
59	59 95	86 18	68 33	------	------	------	103 80	74 72	------	------	------	------	------
60	63 17	88 83	70 92	------	------	------	105 27	76 67	------	------	------	------	------
61	66 60	91 63	------	------	------	------	106 91	------	------	------	------	------	------
62	70 28	94 58	------	------	------	------	108 73	------	------	------	------	------	------
63	74 23	97 70	------	------	------	------	110 74	------	------	------	------	------	------
64	78 45	101 04	------	------	------	------	112 98	------	------	------	------	------	------
65	82 97	104 57	------	------	------	------	115 46	------	------	------	------	------	------

*All in excess of $5,000 reinsured.
For semi-annual rates, multiply annual by .52.
For quarterly rates, multiply annual by .265.

Largest Amount of Insurance it will write on a Single Life, $60,000. Premiums for each $1,000 Insurance. (Participating.) Adopted January, 1908.

*Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	ENDOWMENT.—Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	10-Yr. Convertible Non-Renewable Term Ad't'd July 1, 1916
20	$19 10	$46 75	$34 70	$28 90	$372 30	$101 60	$65 95	$48 50	$38 30	$31 80	$10 90
21	19 50	47 45	35 20	29 35	377 65	101 80	66 10	48 65	38 45	31 95	11 00
22	19 95	48 15	35 75	29 80	383 15	102 00	66 30	48 80	38 60	32 10	11 10
23	20 40	48 85	36 30	30 25	388 80	102 25	66 50	48 95	38 80	32 30	11 20
24	20 85	49 60	36 85	30 75	394 65	102 50	66 65	49 15	38 95	32 45	11 30
25	21 35	50 40	37 45	31 25	400 70	102 75	66 90	49 30	39 10	32 60	11 40
26	21 85	51 20	38 05	31 75	406 95	103 00	67 10	49 45	39 20	32 75	11 50
27	22 40	52 00	38 65	32 25	413 35	103 25	67 30	49 60	39 30	32 90	11 65
28	23 00	52 85	39 30	32 80	420 00	103 55	67 55	49 75	39 40	33 05	11 75
29	23 60	53 75	40 00	33 40	426 80	103 85	67 80	49 95	39 50	33 25	11 95
30	24 20	54 65	40 70	34 00	433 85	104 15	68 05	50 15	39 65	33 45	12 10
31	24 90	55 60	41 40	34 60	441 10	104 45	68 30	50 35	39 85	33 65	12 30
32	25 60	56 55	42 15	35 25	448 55	104 80	68 60	50 55	40 10	33 90	12 45
33	26 35	57 55	42 90	35 90	456 30	105 15	68 90	50 80	40 35	34 20	12 70
34	27 10	58 60	43 70	36 60	464 20	105 50	69 20	51 05	40 65	34 60	12 90
35	27 95	59 65	44 50	37 30	472 35	105 90	69 55	51 30	41 00	35 00	13 20
36	28 80	60 75	45 35	38 05	480 80	106 25	69 90	51 60	41 35	35 45	13 50
37	29 70	61 90	46 25	38 85	489 40	106 70	70 25	51 90	41 75	35 90	13 80
38	30 70	63 10	47 20	39 65	498 30	107 15	70 65	52 25	42 20	36 45	14 15
39	31 70	64 35	48 15	40 55	507 45	107 60	71 10	52 65	42 70	37 05	14 55
40	32 80	65 60	49 15	41 45	516 85	108 10	71 55	53 10	43 25	37 70	15 00
41	33 95	66 90	50 20	42 35	526 50	108 60	72 05	53 60	43 80	38 45	15 55
42	35 15	68 25	51 25	43 35	536 40	109 15	72 60	54 15	44 45	39 25	16 15
43	36 45	69 65	52 40	44 45	546 55	109 75	73 15	54 80	45 20	40 10	16 80
44	37 85	71 15	53 60	45 65	557 00	110 35	73 75	55 55	46 00	41 05	17 55
45	39 30	72 65	54 85	47 00	567 65	110 90	74 35	56 40	46 85	42 15	18 40
46	40 85	74 20	56 15	48 45	578 60	111 45	75 00	57 30	47 85	.....	19 35
47	42 50	75 85	57 60	50 00	589 75	112 05	75 80	58 25	48 90	.....	20 45
48	44 30	77 55	59 25	51 60	601 15	112 70	76 60	59 30	50 10	.....	21 65
49	46 15	79 35	61 00	53 25	612 80	113 45	77 40	60 45	51 40	.....	23 00
50	48 15	81 55	62 80	54 95	624 60	114 25	78 25	61 75	52 85	.....	24 50
51	50 30	84 00	64 70	56 70	636 65	115 15	79 20	63 15	.....	.....	26 15
52	52 60	86 50	66 75	58 55	648 80	116 10	80 30	64 65	.....	.....	28 00
53	55 00	89 10	68 95	60 60	661 15	117 15	81 60	66 25	.....	.....	30 05
54	57 60	91 75	71 30	62 90	673 60	118 35	83 15	68 00	.....	.....	32 30
55	60 35	94 35	73 85	65 50	686 15	119 65	84 90	69 95	.....	.....	34 80
56	63 30	96 95	76 60	68 30	698 85	121 05	86 80	.....	.....	.....	.....
57	66 40	99 55	79 55	71 25	711 55	122 65	88 80	.....	.....	.....	.....
58	69 80	102 20	82 75	74 30	724 40	124 35	90 95	.....	.....	.....	.....
59	73 35	104 95	86 25	77 50	737 20	126 25	93 15	.....	.....	.....	.....
60	77 30	107 85	90 00	80 80	750 05	128 35	95 50	.....	.....	.....	.....
61	81 45	110 95	93 90	84 30	.....	130 65	98 00	.....	.....	.....	.....

*For policies without disability benefits reduction of 25c per $1,000 is made.
For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by 4.

Premium Rates (Nonparticipating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3% Reserve. Commuted Value $1,740.00.

Age of Insured.	LIFE. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20 YEAR ENDOWMENT. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
20	$30 50	$28 60	$27 00	$26 00	$25 55	$45 10	$42 35	$40 20	$38 95	$38 50	$97 05	$91 75	$88 50	$87 10	$71 40
21	31 10	29 15	27 55	26 55	26 10	45 75	42 95	40 80	39 55	39 10	96 70	91 20	87 85	86 45	71 50
22	31 80	29 80	28 20	27 15	26 70	46 55	43 70	41 55	40 25	39 80	96 35	90 65	87 25	85 80	71 65
23	32 55	30 50	28 85	27 80	27 35	47 30	44 40	42 20	40 90	40 45	96 00	90 10	86 55	85 15	71 75
24	33 30	31 20	29 50	28 45	28 00	48 10	45 15	42 80	41 60	41 15	95 60	89 55	85 90	84 45	71 85
25	34 05	31 90	30 20	29 10	28 65	48 95	45 95	43 70	42 40	41 90	95 25	89 00	85 25	83 80	71 95
26	34 85	32 65	30 90	29 80	29 35	49 85	46 75	44 45	43 15	42 65	94 95	88 50	84 60	83 15	72 10
27	35 75	33 45	31 70	30 55	30 10	50 80	47 65	45 25	43 95	43 45	94 70	88 05	84 05	82 50	72 25
28	36 70	34 35	32 50	31 35	30 90	51 75	48 50	46 10	44 75	44 25	94 50	87 60	83 45	81 90	72 40
29	37 70	35 25	33 40	32 25	31 75	52 75	49 40	46 95	45 60	45 10	94 30	87 20	82 95	81 40	72 60
30	38 70	36 20	34 25	33 10	32 60	53 80	50 35	47 85	46 45	45 95	94 20	86 85	82 45	80 85	72 80
31	39 85	37 20	35 25	34 05	33 55	54 95	51 40	48 80	47 40	46 90	94 10	86 55	82 00	80 30	73 00
32	41 05	38 25	36 25	35 00	34 50	56 20	52 50	49 85	48 40	47 90	94 05	86 30	81 60	79 90	73 25
33	42 30	39 45	37 30	36 05	35 55	57 45	53 65	50 90	49 45	48 90	94 05	86 10	81 25	79 50	73 50
34	43 65	40 60	38 40	37 10	36 60	58 80	54 80	52 00	50 50	49 95	94 15	85 95	80 95	79 15	73 80
35	45 05	41 90	39 60	38 30	37 75	60 15	56 05	53 15	51 60	51 05	94 30	85 90	80 75	78 90	74 10
36	46 55	43 30	40 90	39 55	39 00	61 65	57 35	54 35	52 75	52 20	94 45	85 85	80 55	78 65	74 40
37	48 25	44 70	42 20	40 80	40 25	63 25	58 75	55 60	54 00	53 40	94 80	86 00	80 50	78 55	74 80
38	50 00	46 25	43 65	42 15	41 60	64 90	60 15	56 95	55 25	54 65	95 20	86 20	80 55	78 50	75 25
39	51 85	47 90	45 15	43 65	43 05	66 70	61 75	58 35	56 60	56 00	95 70	86 50	80 65	78 55	75 70
40	53 85	49 70	46 80	45 20	44 60	68 50	63 35	59 80	57 95	57 35	96 30	86 90	80 90	78 75	76 25
41	56 00	51 55	48 50	46 80	46 20	70 55	65 10	61 40	59 45	58 85	97 00	87 40	81 25	79 00	76 85
42	58 25	53 55	50 30	48 55	47 90	72 65	66 95	63 05	61 05	60 40	97 90	88 10	81 75	79 40	77 55
43	60 75	55 75	52 25	50 40	49 75	74 90	68 90	64 75	62 70	62 00	98 85	88 90	82 35	79 90	78 30
44	63 35	58 05	54 35	52 40	51 70	77 35	71 00	66 65	64 45	63 75	99 95	89 85	83 10	80 60	79 15
45	66 20	60 50	56 55	54 45	53 75	79 90	73 20	68 60	66 30	65 55	101 25	90 90	84 00	81 30	80 05
46	69 25	63 20	59 00	56 75	56 00	82 60	75 55	70 70	68 25	67 45	102 70	92 20	85 05	82 25	81 10
47	72 45	66 05	61 45	59 10	58 30	85 65	78 20	73 05	70 45	69 60	104 60	93 75	86 40	83 50	82 40
48	76 00	69 15	64 25	61 70	60 85	88 95	81 10	75 60	72 85	71 95	106 50	95 55	87 95	84 90	83 85
49	79 70	72 40	67 15	64 40	63 50	92 35	84 10	78 25	75 30	74 35	108 75	97 60	89 70	86 45	85 45
50	83 75	75 95	70 30	67 35	66 35	96 10	87 40	81 10	77 95	76 95	111 20	99 85	91 65	88 25	87 20
51	88 05	79 75	73 65	70 45	69 40	99 95	90 80	84 05	80 70	79 60	113 90	102 25	93 80	90 15	89 05
52	92 80	83 95	77 35	73 90	72 75	104 20	94 55	87 35	83 70	82 55	117 00	105 05	96 25	92 35	91 20
53	97 80	88 30	81 15	77 40	76 20	108 65	98 40	90 75	86 80	85 55	120 20	107 95	98 75	94 60	93 40
54	103 25	93 15	85 45	81 40	80 05	113 50	102 70	94 50	90 25	88 90	123 95	111 35	101 75	97 30	96 00
55	108 95	98 25	89 90	85 45	84 00	118 55	107 15	98 35	93 75	92 30	127 90	114 90	104 90	100 10	98 70
56	115 20	103 80	94 80	89 95	88 35	124 20	112 20	102 80	97 80	96 20	.....	.....	.....	.....	.....
57	121 95	109 80	100 10	94 75	93 05	130 25	117 60	107 50	102 05	100 35	.....	.....	.....	.....	.....
58	129 20	116 25	105 75	99 90	98 05	136 70	123 35	112 50	106 60	104 75	.....	.....	.....	.....	.....
59	136 80	123 05	111 65	105 30	103 25	143 50	129 40	117 80	111 40	109 35	.....	.....	.....	.....	.....
60	144 90	130 30	117 95	111 00	108 75	150 85	135 95	123 50	116 55	114 30	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, $100,000. Premiums for each $1,000 Insurance (Participating). Adopted Jan. 1, 1909: Ages 18-20 adopted Feb. 1915

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.							*Optional Term.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	10 Years.	20 Years.
18	$17 29	$44 35	$32 71	$27 02	357 66	101 17	$65 61	$47 86	$37 40	$30 70	$26 14	$22 96	.....	.....
19	17 64	44 97	33 18	27 41	362 60	101 36	65 77	47 92	37 49	30 79	26 25	23 09	.....	.....
20	18 01	45 63	33 68	27 82	367 71	101 58	65 88	48 00	37 57	30 89	26 36	23 23	.....	.....
21	18 40	46 30	34 19	28 25	372 98	101 78	65 96	48 08	37 66	31 00	26 50	23 40	11 00	11 53
22	18 80	47 00	34 71	28 69	378 41	102 04	66 03	48 17	37 76	31 11	26 64	23 56	11 09	11 65
23	19 23	47 73	35 26	29 15	384 01	102 24	66 11	48 25	37 87	31 24	26 79	23 76	11 19	11 79
24	19 67	48 47	35 82	29 63	389 80	102 49	66 20	48 35	37 98	31 37	26 95	23 97	11 28	11 96
25	20 14	49 24	36 40	30 12	395 76	102 73	66 29	48 46	38 10	31 51	27 13	24 20	11 40	12 12
26	20 63	50 04	37 00	30 63	401 91	102 85	66 39	48 58	38 24	31 69	27 34	24 45	11 51	12 31
27	21 15	50 87	37 63	31 16	408 26	102 93	66 49	48 69	38 37	31 85	27 55	24 72	11 63	12 52
28	21 69	51 72	38 27	31 71	414 80	103 03	66 61	48 83	38 53	32 04	27 79	25 02	11 77	12 74
29	22 26	52 61	38 94	32 28	421 54	103 14	66 72	48 96	38 70	32 25	28 06	25 34	11 93	12 99
30	22 85	53 52	39 64	32 87	428 49	103 25	66 86	49 12	38 89	32 49	28 35	25 71	12 10	13 27
31	23 48	54 46	40 36	33 49	435 66	103 37	66 99	49 28	39 08	32 73	28 66	26 10	12 28	13 59
32	24 14	55 44	41 10	34 13	443 03	103 50	67 14	49 46	39 31	33 01	29 02	26 54	12 47	13 94
33	24 84	56 45	41 88	34 80	450 64	103 65	67 32	49 66	39 56	33 33	29 40	27 01	12 68	14 34
34	25 58	57 50	42 68	35 49	458 48	103 79	67 49	49 87	39 81	33 66	29 82	27 53	12 92	14 77
35	26 35	58 58	43 51	36 22	466 53	103 95	67 69	50 11	40 11	34 03	30 28	28 10	13 19	15 27
36	27 17	59 70	44 38	36 98	474 84	104 13	67 90	50 37	40 45	34 45	30 81	28 73	13 48	15 82
37	28 04	60 86	45 28	37 77	483 38	104 31	68 12	50 65	40 81	34 89	31 36	29 39	13 80	16 44
38	28 95	62 06	46 22	38 60	492 17	104 53	68 38	50 98	41 22	35 40	31 99	30 14	14 17	17 14
39	29 92	63 30	47 20	39 47	501 19	104 75	68 65	51 32	41 65	35 95	32 66	30 92	14 57	17 89
40	30 94	64 59	48 22	40 38	510 47	105 00	68 96	51 70	42 14	36 56	33 40	31 80	15 02	18 76
41	32 03	65 93	49 28	41 34	520 00	105 27	69 30	52 15	42 68	37 23	34 22	.....	15 54	19 71
42	33 18	67 31	50 39	42 35	529 78	105 57	69 69	52 63	43 29	37 99	35 12	.....	16 13	20 76
43	34 40	68 76	51 56	43 41	539 81	105 91	70 11	53 16	43 96	38 81	36 10	.....	16 80	21 94
44	35 70	70 25	52 78	44 54	550 11	106 27	70 57	53 75	44 68	39 71	37 16	.....	17 56	23 24
45	37 08	71 81	54 06	45 73	560 65	106 68	71 10	54 41	45 52	40 72	.....	.....	18 40	24 68
46	38 55	73 44	55 40	46 99	571 44	107 14	71 69	55 14	46 42	41 82	.....	.....	19 35	26 23
47	40 12	75 13	56 82	48 33	582 48	107 66	72 34	55 95	47 48	43 01	.....	.....	20 44	28 06
48	41 78	76 90	58 31	49 75	593 74	108 23	73 06	56 86	48 53	44 35	.....	.....	21 64	29 96
49	43 56	78 74	59 88	51 26	605 22	108 87	73 85	57 86	49 76	.....	.....	.....	23 00	32 09
50	45 45	80 66	61 54	52 87	616 91	109 57	74 75	58 96	51 11	.....	.....	.....	24 50	34 40
51	47 46	82 66	63 28	54 58	628 77	110 35	75 78	60 18	52 59	.....	.....	.....	26 17	36 93
52	49 60	84 74	65 13	56 41	640 79	111 20	76 82	61 53	54 21	.....	.....	.....	28 01	39 68
53	51 89	86 92	67 07	58 36	652 97	112 16	78 02	63 02	56 01	.....	.....	.....	30 06	42 66
54	54 33	89 20	69 14	60 45	665 27	113 21	79 34	64 67	57 95	.....	.....	.....	32 31	45 88
55	56 93	91 58	71 33	62 68	677 69	114 37	80 81	66 47	60 10	.....	.....	.....	34 80	49 34
56	59 70	94 07	73 66	65 08	690 20	115 65	82 42	68 46	62 43	.....	.....	.....	37 56	53 05
57	62 66	96 69	76 15	67 65	702 79	117 06	84 21	70 64	.....	.....	.....	.....	40 59	57 04
58	65 83	99 44	78 79	70 42	715 43	118 61	86 17	73 03	.....	.....	.....	.....	43 92	61 29
59	69 21	102 34	81 62	73 29	728 11	120 33	88 36	75 66	.....	.....	.....	.....	47 59	65 64
60	72 83	105 40	84 65	76 60	740 80	122 23	90 76	78 55	.....	.....	.....	.....	51 62	70 70
61	76 70	108 64	87 90	80 05	753 48	124 31	93 40	.....	.....	.....	.....	.....	.....	.....
62	80 85	112 07	91 39	83 79	766 11	126 64	96 30	.....	.....	.....	.....	.....	.....	.....
63	85 29	115 71	95 13	87 82	778 70	129 19	99 50	.....	.....	.....	.....	.....	.....	.....
64	90 04	119 59	99 17	92 18	791 20	132 00	103 00	.....	.....	.....	.....	.....	.....	.....
65	95 14	123 73	103 51	96 90	803 40	135 11	106 85	.....	.....	.....	.....	.....	.....	.....

For policies containing Disability Benefits, addition of 10c to $5.08 per $1,000 is made according to age of insured and form of policy.

For semi-annual rates multiply by .51. For quarterly rates multiply by .26. *Adopted November 1, 1907. Convertible—Nonrenewable.

Extra Annual Premiums per $1,000 of Insurance for Waiver of Premiums and Disability Annuity Benefits in Event of Total and Permanent Disability of Insured before attaining Age of 60.

American 3 per cent.

Age at Issue.	Limit $50,000. Waiver of Premium. Adopted April 1, 1914. LIFE. Ordinary.	10 Payment.	15 Payment.	20 Payment.	ENDOWMENT. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	10 Pay. 20 Years.	20 Pay. 30 Years.	Limit $25,000. Waiver of Premium and Annuity Payment. Adopted April 15, 1916. LIFE. Ordinary.	10 Payment.	15 Payment.	20 Payment.	ENDOWMENT. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
18	$0 20	$0 10	$0 10	$0 11	$ 21	$ 20	$ 19	$ 19	$ 19	$0 17	$0 16	$1 02	2 25	1 65	1 40	$ 38	$ 43	$ 47	$ 54	$ 58
19	20	10	10	11	21	20	19	19	19	17	16	1 05	2 29	1 68	1 41	39	44	49	56	61
20	20	10	10	11	21	20	19	19	19	17	16	1 08	2 33	1 71	1 43	40	45	51	58	65
21	20	10	10	11	21	20	19	19	19	17	16	1 12	2 37	1 74	1 46	41	47	53	61	69
22	20	10	10	11	21	20	19	19	19	17	16	1 15	2 41	1 78	1 48	42	49	56	64	72
23	20	10	11	12	21	20	19	19	19	17	16	1 19	2 45	1 81	1 51	44	50	58	67	76
24	20	10	11	12	22	20	19	19	19	17	16	1 22	2 49	1 85	1 53	45	52	61	70	79
25	20	10	11	12	22	20	19	19	19	17	16	1 26	2 53	1 88	1 56	46	54	63	73	83
26	20	11	11	12	22	20	19	19	19	17	16	1 31	2 57	1 91	1 59	48	56	66	77	89
27	20	11	11	12	22	20	19	19	19	17	16	1 35	2 60	1 94	1 62	49	59	69	81	94
28	21	11	12	13	23	21	20	20	21	18	16	1 40	2 64	1 97	1 64	51	61	73	85	1 00
29	22	12	13	14	23	22	21	21	22	18	17	1 44	2 67	2 00	1 67	52	64	76	89	1 05
30	24	12	13	15	24	23	22	22	23	19	18	1 49	2 71	2 03	1 70	54	66	79	93	1 11
31	25	13	15	16	25	24	24	24	26	19	20	1 55	2 75	2 06	1 73	57	70	84	1 00	1 21
32	27	14	15	17	26	25	25	25	28	20	20	1 61	2 78	2 09	1 76	60	74	89	1 07	1 30
33	28	15	16	18	27	26	26	27	30	21	22	1 67	2 82	2 13	1 80	62	77	95	1 14	1 40
34	30	16	17	20	28	28	28	29	32	22	23	1 73	2 85	2 16	1 83	65	81	1 00	1 21	1 49
35	32	17	19	22	30	30	30	31	34	24	25	1 79	2 89	2 19	1 86	68	85	1 05	1 28	1 59
36	34	18	21	24	31	32	32	35	37	25	27	1 87	2 92	2 23	1 90	73	92	1 14	1 41	1 69
37	36	19	23	26	33	34	34	38	39	26	29	1 95	2 96	2 27	1 95	78	99	1 23	1 54	1 79
38	39	21	24	28	36	36	37	42	42	28	31	2 03	2 99	2 30	1 99	83	1 05	1 32	1 67	1 89
39	41	23	27	31	39	39	41	45	45	31	34	2 11	3 03	2 34	2 04	88	1 12	1 41	1 80	1 99
40	44	25	29	34	41	42	44	49	48	33	38	2 19	3 06	2 38	2 08	93	1 19	1 50	1 93	2 09
41	47	28	32	39	44	45	50	53	51	35	43	2 30	3 09	2 42	2 21	1 01	1 30	1 68	2 07	2 21
42	51	30	35	44	48	49	55	57	55	38	48	2 41	3 12	2 46	2 34	1 09	1 42	1 86	2 21	2 34
43	55	33	39	50	51	53	61	62	59	41	53	2 53	3 14	2 50	2 47	1 17	1 53	2 05	2 36	2 46
44	59	36	43	56	54	58	67	66	63	44	59	2 64	3 17	2 54	2 60	1 25	1 65	2 23	2 50	2 59
45	64	40	48	61	60	68	73	71	67	48	64	2 75	3 20	2 58	2 73	1 33	1 76	2 41	2 64	2 71
46	69	44	57	68	64	73	79	76	72	52	71	2 92	3 22	2 78	2 91	1 48	2 03	2 62	2 82	2 86
47	75	49	65	74	70	83	86	82	78	57	77	3 09	3 24	2 98	3 09	1 63	2 31	2 83	3 00	3 06
48	81	55	75	82	77	94	94	88	84	63	85	3 26	3 25	3 18	3 27	1 78	2 58	3 03	3 19	3 23
49	88	61	84	90	85	1 04	1 02	96	----	70	----	3 43	3 27	3 38	3 45	1 93	2 86	3 24	3 37	----
50	97	69	95	99	94	1 16	1 10	1 03	----	78	----	3 60	3 29	3 58	3 63	2 08	3 13	3 45	3 55	----
51	1 06	86	1 06	1 09	1 15	1 27	1 20	1 12	----	95	----	3 88	3 64	3 88	3 91	2 53	3 47	3 75	3 83	----
52	1 16	1 03	1 19	1 19	1 35	1 41	1 30	1 22	----	1 12	----	4 15	3 99	4 18	4 19	2 99	3 80	4 04	4 11	----
53	1 27	1 21	1 32	1 31	1 56	1 54	1 42	1 33	----	1 31	----	4 43	4 35	4 48	4 47	3 44	4 14	4 34	4 40	----
54	1 40	1 40	1 47	1 44	1 78	1 69	1 55	1 45	----	1 51	----	4 70	4 70	4 78	4 75	3 90	4 47	4 63	4 68	----
55	1 55	1 62	1 64	1 60	2 02	1 86	1 69	1 60	----	1 73	----	4 98	5 05	5 08	5 03	4 35	4 81	4 93	4 96	----

Premium Rates (Participating) for $10.00 Monthly Income for 20 Years Certain, with Extra Rates to Continue the Income to Beneficiary During Life.

American 3% Reserve. **Commuted Value, $1,838.08.**

LIFE ANNUITY RATES—MALES

In effect July 1, 1910.

Age Last Birthday	Price of $100 Annuity			Annuity purchased by $1,000			Age Last Birthday
	$100 Annually	$50 Semi-Ann'ly	$25 Quarterly	Ann'l Payment	Semi-Ann'l Paymt.	Quarterly Paymt.	
20	$2,158.	$2,153.	$2,195.	$46.34	$22.90	$11.39	20
21	2,142.	2,167.	2,179.	46.69	23.07	11.47	21
22	2,126.	2,151.	2,163.	47.04	23.25	11.56	22
23	2,109.	2,134.	2,146.	47.42	23.43	11.65	23
24	2,092.	2,117.	2,129.	47.80	23.62	11.74	24
25	2,074.	2,099.	2,111.	48.22	23.82	11.84	25
26	2,055.	2,080.	2,092.	48.66	24.04	11.95	26
27	2,036.	2,061.	2,073.	49.12	24.26	12.06	27
28	2,017.	2,042.	2,054.	49.58	24.49	12.17	28
29	1,997.	2,022.	2,034.	50.08	24.73	12.29	29
30	1,976.	2,001.	2,013.	50.61	24.99	12.42	30
31	1,955.	1,980.	1,992.	51.15	25.25	12.55	31
32	1,933.	1,958.	1,970.	51.73	25.54	12.69	32
33	1,910.	1,935.	1,947.	52.36	25.84	12.84	33
34	1,887.	1,912.	1,924.	52.99	26.15	12.99	34
35	1,863.	1,888.	1,900.	53.68	26.48	13.16	35
36	1,839.	1,864.	1,876.	54.38	26.82	13.33	36
37	1,814.	1,839.	1,851.	55.13	27.19	13.51	37
38	1,788.	1,813.	1,825.	55.93	27.58	13.70	38
39	1,762.	1,787.	1,799.	56.75	27.98	13.90	39
40	1,735.	1,760.	1,772.	57.64	28.41	14.11	40
41	1,708.	1,733.	1,745.	58.55	28.85	14.33	41
42	1,680.	1,705.	1,717.	59.52	29.33	14.56	42
43	1,651.	1,676.	1,688.	60.57	29.83	14.81	43
44	1,622.	1,647.	1,659.	61.65	30.36	15.07	44
45	1,592.	1,618.	1,630.	62.77	30.90	15.34	45
46	1,563.	1,588.	1,600.	63.98	31.49	15.63	46
47	1,532.	1,557.	1,569.	65.27	32.11	15.93	47
48	1,501.	1,526.	1,538.	66.62	32.77	16.25	48
49	1,469.	1,494.	1,506.	68.07	33.47	16.60	49
50	1,437.	1,462.	1,474.	69.59	34.20	16.96	50
51	1,404.	1,429.	1,441.	71.23	34.99	17.35	51
52	1,372.	1,397.	1,409.	72.89	35.79	17.74	52
53	1,338.	1,363.	1,375.	74.74	36.68	18.18	53
54	1,306.	1,330.	1,342.	76.60	37.59	18.60	54

LIFE ANNUITY RATES—MALES

In effect July 1, 1910.

Age Last Birthday	Price of $100 Annuity			Annuity purchased by $1,000			Age Last Birthday
	$100 Annually	$50 Semi-Ann'ly	$25 Quarterly	Ann'l Payment	Semi-Ann'l Paymt.	Quarterly Paymt.	
55	$1,271.	$1,296.	$1,308.	$78.68	$38.58	$19.11	55
56	1,237.	1,262.	1,274.	80.84	39.62	19.62	56
57	1,203.	1,228.	1,240.	83.13	40.72	20.16	57
58	1,168.	1,193.	1,205.	85.62	41.91	20.75	58
59	1,133.	1,158.	1,170.	88.26	43.18	21.37	59
60	1,099.	1,124.	1,136.	90.99	44.48	22.01	60
61	1,064.	1,089.	1,101.	93.98	45.91	22.71	61
62	1,030.	1,055.	1,067.	97.09	47.39	23.43	62
63	995.	1,020.	1,032.	100.50	49.02	24.22	63
64	961.	986.	998.	104.06	50.71	25.05	64
65	927.	952.	964.	107.87	52.52	25.93	65
66	893.	918.	930.	111.98	54.47	26.88	66
67	859.	884.	896.	116.41	56.56	27.90	67
68	826.	851.	863.	121.07	58.75	28.97	68
69	793.	818.	830.	126.10	61.12	30.12	69
70	762.	787.	799.	131.23	63.53	31.29	70
71	732.	757.	769.	136.61	66.05	32.51	71
72	702.	727.	739.	142.45	68.78	33.83	72
73	672.	697.	709.	148.81	71.74	35.26	73
74	649.	674.	686.	154.08	74.18	36.44	74
75	625.	650.	662.	160.00	76.92	37.76	75
76	608.	633.	645.	164.47	78.99	38.76	76
77	591.	616.	628.	169.20	81.17	39.81	77
78	575.	600.	612.	173.91	83.33	40.85	78
79	559.	584.	596.	178.89	85.62	41.95	79
80	545.	570.	582.	183.49	87.72	42.96	80
81	531.	556.	568.	188.32	89.93	44.01	81
82	518.	543.	555.	193.05	92.08	45.05	82
83	505.	530.	542.	198.02	94.34	46.13	83
84	494.	519.	531.	202.43	96.34	47.08	84
85	483.	508.	520.	207.04	98.43	48.08	85

NOTE.—For ages above 85 the rates will be the same as at 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES—FEMALES

In effect July 1st, 1910.

Age Last Birthday	Price of $100 Annuity			Annuity purchased by $1,000			Age Last Birthday
	$100 Annually	$50 Semi-Ann'ly	$25 Quarterly	Ann'l Payment	Semi-Ann'l Paymt.	Quarterly Paymt.	
20	$2,181.	$2,206.	$2,218.	$45.85	$22.67	$11.27	20
21	2,166.	2,191.	2,203.	46.17	22.82	11.35	21
22	2,151.	2,176.	2,188.	46.49	22.98	11.43	22
23	2,135.	2,160.	2,172.	46.84	23.15	11.51	23
24	2,118.	2,143.	2,155.	47.21	23.33	11.60	24
25	2,101.	2,126.	2,138.	47.60	23.52	11.69	25
26	2,084.	2,109.	2,121.	47.98	23.71	11.79	26
27	2,066.	2,091.	2,103.	48.40	23.91	11.89	27
28	2,048.	2,073.	2,085.	48.83	24.12	11.99	28
29	2,029.	2,054.	2,066.	49.29	24.34	12.10	29
30	2,009.	2,034.	2,046.	49.78	24.58	12.22	30
31	1,990.	2,015.	2,027.	50.25	24.81	12.33	31
32	1,969.	1,994.	2,006.	50.79	25.08	12.46	32
33	1,949.	1,974.	1,986.	51.31	25.33	12.59	33
34	1,928.	1,953.	1,965.	51.87	25.60	12.72	34
35	1,906.	1,931.	1,943.	52.47	25.89	12.87	35
36	1,884.	1,909.	1,921.	53.08	26.19	13.01	36
37	1,862.	1,887.	1,899.	53.71	26.50	13.16	37
38	1,840.	1,865.	1,877.	54.35	26.81	13.32	38
39	1,817.	1,842.	1,854.	55.04	27.14	13.48	39
40	1,794.	1,819.	1,831.	55.74	27.49	13.65	40
41	1,770.	1,795.	1,807.	56.50	27.86	13.84	41
42	1,746.	1,771.	1,783.	57.27	28.23	14.02	42
43	1,722.	1,747.	1,759.	58.07	28.62	14.21	43
44	1,698.	1,723.	1,735.	58.89	29.02	14.41	44
45	1,673.	1,698.	1,710.	59.77	29.45	14.62	45
46	1,647.	1,672.	1,684.	60.72	29.90	14.85	46
47	1,622.	1,647.	1,659.	61.65	30.36	15.07	47
48	1,596.	1,621.	1,633.	62.66	30.85	15.31	48
49	1,569.	1,594.	1,606.	63.73	31.37	15.57	49
50	1,542.	1,567.	1,579.	64.85	31.91	15.83	50
51	1,514.	1,539.	1,551.	66.05	32.49	16.12	51
52	1,486.	1,511.	1,523.	67.29	33.09	16.41	52
53	1,457.	1,482.	1,494.	68.63	33.74	16.73	53
54	1,427.	1,452.	1,464.	70.08	34.44	17.08	54

LIFE ANNUITY RATES—FEMALES

In effect July 1st, 1910.

Age Last Birthday	Price of $100 Annuity			Annuity purchased by $1,000			Age Last Birthday
	$100 Annually	$50 Semi-Ann'ly	$25 Quarterly	Ann'l Payment	Semi-Ann'l Paymt.	Quarterly Paymt.	
55	$1,396.	$1,421.	$1,433.	$71.63	$35.19	$17.45	55
56	1,365.	1,390.	1,402.	73.26	35.97	17.83	56
57	1,333.	1,358.	1,370.	75.02	36.82	18.25	57
58	1,300.	1,324.	1,336.	76.98	37.76	18.71	58
59	1,265.	1,290.	1,302.	79.05	38.76	19.20	59
60	1,231.	1,256.	1,268.	81.23	39.81	19.72	60
61	1,195.	1,220.	1,232.	83.68	40.98	20.29	61
62	1,159.	1,184.	1,196.	86.28	42.23	20.90	62
63	1,122.	1,147.	1,159.	89.13	43.59	21.57	63
64	1,084.	1,109.	1,121.	92.25	45.09	22.30	64
65	1,046.	1,071.	1,083.	95.60	46.69	23.08	65
66	1,008.	1,033.	1,045.	99.21	48.40	23.92	66
67	970.	995.	1,007.	103.09	50.25	24.83	67
68	932.	957.	969.	107.30	52.25	25.80	68
69	894.	919.	931.	111.86	54.41	26.85	69
70	857.	882.	894.	116.69	56.69	27.96	70
71	819.	844.	856.	122.10	59.24	29.21	71
72	784.	809.	821.	127.55	61.80	30.45	72
73	750.	775.	787.	133.33	64.52	31.77	73
74	721.	746.	758.	138.70	67.02	32.98	74
75	694.	719.	731.	144.09	69.54	34.20	75
76	672.	697.	709.	148.81	71.74	35.26	76
77	651.	676.	688.	153.61	73.96	36.34	77
78	632.	657.	669.	158.23	76.10	37.27	78
79	613.	638.	650.	163.13	78.37	38.46	79
80	595.	620.	632.	168.07	80.65	39.56	80
81	577.	602.	614.	173.31	83.06	40.72	81
82	561.	586.	598.	178.25	85.32	41.81	82
83	546.	571.	583.	183.15	87.57	42.88	83
84	532.	557.	569.	187.97	89.77	43.94	84
85	519.	544.	556.	192.68	91.91	44.96	85

NOTE.—For ages above 85 the rates will be the same as at 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Largest Amount of Insurance it will write on a Single Life, *"No specified amount."

Premiums for each $1,000 Insurance (Participating).

Adopted February 1, 1908

Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE. Continuous Annual Premiums.	LIFE. 10 Annual Premiums.	LIFE. 15 Annual Premiums.	LIFE. 20 Annual Premiums.	20 Payment Life Total Abstainers End'w'nt Option.	ENDOWMENT. Cont. Annual Prem. 10 Years.	ENDOWMENT. 15 Years.	ENDOWMENT. 20 Years.	ENDOWMENT. 25 Years.	ENDOWMENT. 30 Years.	TERM. Renewable and Convertible. 5 Years.	TERM. 10 Years.	TERM. 15 Years.	TERM. 20 Years
20	$19 11	$43 28	$32 70	$27 54	$26 18	$103 76	$66 64	$48 54	$38 05	$31 39	$11 08	$11 25	$11 47	$11 73
21	19 49	43 96	33 22	27 98	26 59	103 84	66 73	48 64	38 16	31 52	11 15	11 34	11 57	11 85
22	19 91	44 66	33 70	28 43	27 02	103 93	66 82	48 74	38 28	31 65	11 22	11 43	11 67	11 99
23	20 35	45 40	34 32	28 91	27 46	104 02	66 93	48 86	38 41	31 79	11 30	11 53	11 79	12 14
24	20 80	46 14	34 88	29 40	27 98	104 11	67 03	48 97	38 53	31 95	11 38	11 63	11 92	12 30
25	21 27	46 94	35 50	29 93	28 43	104 20	67 13	49 09	38 68	32 11	11 48	11 75	12 06	12 47
26	21 78	47 75	36 12	30 45	28 93	104 31	67 25	49 22	38 83	32 30	11 59	11 86	12 21	12 66
27	22 31	48 60	36 77	31 01	29 45	104 43	67 38	49 37	39 00	32 50	11 69	11 99	12 37	12 86
28	22 87	49 49	37 45	31 61	30 00	104 56	67 52	49 52	39 19	32 72	11 80	12 14	12 56	13 09
29	23 45	50 40	38 15	32 20	30 56	104 68	67 66	49 68	39 37	32 95	11 93	12 28	12 75	13 35
30	24 06	51 35	38 89	32 83	31 15	104 82	67 82	49 87	39 59	33 21	12 06	12 46	12 96	13 63
31	24 71	52 33	39 64	33 49	31 77	104 96	67 98	50 07	39 83	33 50	12 21	12 64	13 20	13 95
32	25 40	53 36	40 43	34 17	32 42	105 12	68 16	50 27	40 07	33 80	12 37	12 85	13 46	14 31
33	26 13	54 43	41 26	34 89	33 09	105 28	68 35	50 49	40 34	34 15	12 54	13 06	13 75	14 70
34	26 90	55 53	42 12	35 64	33 80	105 47	68 56	50 75	40 64	34 52	12 73	13 31	14 07	15 15
35	27 72	56 70	43 03	36 45	34 56	105 67	68 80	51 03	40 99	34 94	12 95	13 57	14 43	15 66
36	28 58	57 88	43 96	37 27	35 33	105 87	69 04	51 32	41 36	35 38	13 18	13 88	14 85	16 21
37	29 48	59 13	44 94	38 13	36 13	106 10	69 31	51 66	41 76	35 89	13 44	14 21	15 30	16 83
38	30 45	60 43	45 97	39 04	36 98	106 35	69 60	52 01	42 20	36 44	13 72	14 59	15 82	17 55
39	31 47	61 77	47 03	39 99	37 88	106 62	69 93	52 41	42 71	37 04	14 02	14 99	16 40	18 31
40	32 55	63 16	48 15	40 99	38 82	106 91	70 28	52 85	43 24	37 71	14 37	15 47	17 05	19 18
41	33 71	64 62	49 32	42 05	39 82	107 23	70 68	53 33	43 85	38 44	14 75	15 99	17 78	20.14
42	34 94	66 15	50 56	43 20	40 88	107 59	71 12	53 88	44 51	39 26	15 18	16 60	18 60	21 21
43	36 27	67 76	51 87	44 39	42 01	107 97	71 60	54 47	45 24	40 15	15 66	17 28	19 52	22 40
44	37 69	69 43	53 25	45 67	43 21	108 40	72 14	55 14	46 07	41 14	16 21	18 05	20 55	23 74
45	39 19	71 19	54 69	47 02	44 47	108 88	72 73	55 87	46 96	42 21	16 85	18 92	21 71	25 19
46	40 79	73 02	56 24	48 44	45 82	109 42	73 38	56 68	47 95	------	17 57	19 91	22 98	26 81
47	42 51	74 94	57 85	49 97	47 26	110 00	74 12	57 57	49 05	------	18 39	21 03	24 42	28 58
48	44 35	76 97	59 58	51 62	48 81	110 65	74 93	58 58	50 26	------	19 33	22 26	26 91	30 54
49	46 33	79 08	61 40	53 37	50 46	111 37	75 83	59 68	51 59	------	20 39	23 65	27 77	32 70
50	48 44	81 30	63 32	55 23	52 19	112 18	76 82	60 90	53 06	------	21 58	25 19	29 71	35 05
51	50 66	83 61	65 35	57 20	54 05	113 07	77 92	62 25	------	------	22 90	26 90	31 86	------
52	53 03	86 01	67 47	59 30	56 02	114 03	79 12	63 72	------	------	24 37	28 80	34 22	------
53	55 56	88 53	69 72	61 52	58 10	115 16	80 46	65 35	------	------	26 01	30 89	36 82	------
54	58 28	91 17	72 12	63 93	60 37	116 29	81 92	67 13	------	------	27 84	33 21	39 66	------
55	61 19	93 96	74 68	66 52	62 81	117 58	83 53	69 10	------	------	29 87	35 77	42 78	------
56	62 63	95 23	75 75	67 63	63 75	119 01	85 32	71 27	------	------	32 12	38 60	------	------
57	65 78	98 13	78 47	70 42	66 37	120 58	87 28	73 64	------	------	34 60	41 70	------	------
58	69 14	101 16	81 37	73 41	69 16	122 30	89 43	76 23	------	------	37 34	45 12	------	------
59	72 74	104 37	84 46	76 63	72 18	124 21	91 81	79 08	------	------	40 37	48 89	------	------
60	76 58	107 76	87 77	80 11	75 43	126 31	94 43	82 20	------	------	43 72	53 03	------	------

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

*All above $10,000 reinsured.

Largest amount of Insurance it will write on a Single Life, *"No definite amount." Premiums for Each $1,000 Insurance (Nonparticipating).

Adopted February 1, 1908.

Age at Issue	LIFE				ENDOWMENT Cont. Annual Premiums					TERM Nonrenewable			
										Convertible		Non-Convertible	
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	5 Years	10 Years	15 Years	20 Years
20	$14 96	$26 85	$27 27	$22 60	$91 79	$58 17	$41 78	$32 28	$26 25	$ 9 93	$10 09	$10 28	$10 52
21	15 29	27 44	27 71	22 97	91 83	58 22	41 84	32 36	26 34	10 00	10 17	10 37	10 62
22	15 63	28 05	28 17	23 36	91 88	58 28	41 91	32 43	26 43	10 06	10 24	10 47	10 75
23	15 99	28 68	28 64	23 75	91 93	58 34	41 97	32 51	26 52	10 13	10 34	10 57	10 88
24	16 37	29 33	29 13	24 17	91 98	58 40	42 05	32 60	26 64	10 21	10 43	10 68	11 02
25	16 77	40 00	29 64	24 59	92 04	58 47	42 13	32 70	26 75	10 30	10 53	10 82	11 18
26	17 18	40 71	30 17	25 04	92 10	58 54	42 21	32 80	26 89	10 39	10 63	10 95	11 36
27	17 62	41 44	30 72	25 51	92 17	58 62	42 30	32 91	27 02	10 48	10 75	11 09	11 53
28	18 08	42 19	31 29	25 99	92 23	58 70	42 40	33 05	27 19	10 58	10 88	11 26	11 74
29	18 57	42 97	31 88	26 49	92 31	58 79	42 51	33 17	27 36	10 70	11 01	11 43	11 97
30	19 08	43 79	32 50	27 02	92 39	58 88	42 63	33 33	27 55	10 82	11 17	11 62	12 22
31	19 62	44 63	33 13	27 56	92 48	58 99	42 76	33 49	27 76	10 95	11 34	11 83	12 51
32	20 19	45 51	33 80	28 13	92 57	59 10	42 90	33 66	27 99	11 09	11 52	12 06	12 83
33	20 79	46 41	34 49	28 73	92 67	59 23	43 06	33 86	28 25	11 25	11 71	12 32	13 18
34	21 43	47 36	35 21	29 35	92 78	59 36	43 23	34 08	28 53	11 41	11 93	12 61	13 59
35	22 10	48 33	35 96	30 00	92 90	59 51	43 42	34 33	28 86	11 61	12 17	12 94	14 04
36	22 81	49 35	36 74	30 68	93 03	59 67	43 63	34 61	29 19	11 82	12 44	13 31	14 53
37	23 56	50 40	37 55	31 39	93 17	59 85	43 86	34 91	29 59	12 05	12 74	13 72	15 09
38	24 35	51 50	38 40	32 13	93 33	60 06	44 12	35 24	30 02	12 30	13 08	14 18	15 73
39	25 19	52 63	39 29	32 91	93 50	60 28	44 41	35 62	30 49	12 57	13 44	14 70	16 42
40	26 09	53 81	40 21	33 73	93 69	60 52	44 73	36 03	31 02	12 88	13 87	15 29	17 20
41	27 04	55 03	41 17	34 60	93 90	60 80	45 09	36 50	31 61	13 22	14 34	15 94	18 06
42	28 04	56 30	42 18	35 51	94 13	61 11	45 49	37 02	32 26	13 61	14 89	16 68	19 02
43	29 11	57 63	43 24	36 47	94 39	61 45	45 94	37 58	32 97	14 04	15 50	17 50	20 09
44	30 25	59 01	44 35	37 48	94 69	61 84	46 45	38 24	33 77	14 54	16 19	18 42	21 28
45	31 47	60 44	45 51	38 55	95 02	62 28	47 01	38 94	34 64	15 13	16 99	19 47	22 59
46	32 76	61 94	46 74	39 69	95 39	62 76	47 63	39 73	------	15 82	17 92	20 68	24 13
47	34 13	63 50	48 03	40 90	95 80	63 31	48 33	40 61	------	16 61	18 99	22 05	25 82
48	35 60	65 13	49 38	42 18	96 27	63 92	49 11	41 58	------	17 52	20 19	23 58	27 69
49	37 17	66 83	50 81	43 54	96 79	64 60	49 98	42 66	------	18 56	21 53	25 28	29 76
50	38 83	68 60	52 32	44 99	97 38	65 36	50 94	43 84	------	19 72	23 02	27 15	32 08
51	40 61	70 45	53 91	46 53	98 03	66 20	52 00	------	------	21 01	------	29 22	------
52	42 51	72 37	55 56	48 17	98 75	67 13	53 18	------	------	22 44	------	31 51	------
53	44 53	74 38	57 35	49 93	99 54	68 16	54 48	------	------	24 04	------	34 02	------
54	46 68	76 47	59 22	51 80	100 43	69 31	55 92	------	------	25 82	------	36 79	------
55	48 98	78 66	61 21	53 81	101 41	70 57	57 51	------	------	27 81	------	39 83	------
56	51 44	80 95	63 31	55 96	102 49	71 98	59 26	------	------	------	------	------	------
57	54 06	83 35	65 55	58 26	103 69	73 53	61 18	------	------	------	------	------	------
58	56 87	85 87	67 94	60 74	105 02	75 24	63 29	------	------	------	------	------	------
59	59 87	88 52	70 49	63 40	106 49	77 15	65 62	------	------	------	------	------	------
60	63 08	91 31	73 21	66 27	108 11	79 24	68 16	------	------	------	------	------	------

For Policies with Disability Benefits the following extra rates are charged at different ages.

20-24	25-27	28-31	32	33	34	35	36	37	38	39	40	41
$0 18	$0 19	$0 20	$0 21	$0 22	$0 23	$0 24	$0 25	$0 26	$0 27	$0 28	$0 29	$0 31

42	43	44	45	46	47	48	49	50	51	52	53	54	55
$0 34	$0 38	$0 43	$0 48	$0 54	$0 61	$0 70	$0 80	$0 90	$1 00	$1 10	$1 21	$1 34	$1 50

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.
*All above $10,000 reinsured.

Largest Amount of Insurance it will write on a Single Life, $30,000. Premiums for Each $1,000 Insurance (Participating) Life; 15 and 20 Premiums Life, Adopted April 15, 1907; 10 Premiums Life; 10, 15, 20, 25 and 30 Year Endowments, Adopted January 1, 1911.

Age at Issue.	LIFE.				ENDOWMENTS. Continuous Annual Premiums.					TERM. Renewable and Convertible. Adopted Nov. 1, 1908.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	5 Years.	10 Years.	15 Years.	20 Years.
20	$17 56	$43 98	$31 93	$26 55	$102 93	$67 73	$47 91	$37 07	$30 42	$11 24	$11 39	$11 58	$11 80
21	17 95	44 70	32 46	26 98	103 02	67 80	47 99	37 18	30 54	11 33	11 50	11 70	11 93
22	18 37	45 44	33 01	27 45	103 10	67 87	48 07	37 27	30 67	11 44	11 61	11 82	12 10
23	18 80	46 21	33 58	27 94	103 19	67 96	48 17	37 38	30 82	11 54	11 74	11 96	12 26
24	19 26	47 01	34 18	28 45	103 28	68 03	48 25	37 51	30 97	11 65	11 87	12 12	12 44
25	19 75	47 83	34 79	28 98	103 38	68 13	48 36	37 65	31 14	11 79	12 02	12 29	12 64
26	20 26	48 69	35 43	29 53	103 49	68 22	48 47	37 79	31 33	11 93	12 17	12 47	12 85
27	20 78	49 59	36 09	30 09	103 60	68 32	48 59	37 94	31 52	12 07	12 33	12 65	13 08
28	21 33	50 51	36 77	30 67	103 73	68 43	48 72	38 10	31 73	12 22	12 50	12 87	13 33
29	21 92	51 47	37 50	31 29	103 86	68 55	48 86	38 29	31 97	12 38	12 68	13 08	13 60
30	22 54	52 46	38 23	31 92	104 00	68 67	49 01	38 48	32 22	12 55	12 89	13 33	13 90
31	23 18	53 49	39 01	32 59	104 14	68 81	49 17	38 70	32 50	12 74	13 11	13 59	14 24
32	23 88	54 55	39 81	33 30	104 30	68 95	49 36	38 94	32 81	12 93	13 35	13 87	14 61
33	24 60	55 67	40 65	34 02	104 46	69 13	49 55	39 20	33 15	13 15	13 60	14 19	15 02
34	25 39	56 82	41 53	34 79	104 65	69 30	49 77	39 49	33 53	13 39	13 89	14 54	15 47
35	26 20	58 02	42 44	35 58	104 84	69 50	50 02	39 81	33 94	13 65	14 19	14 93	15 99
36	27 05	59 25	43 38	36 41	105 06	69 70	50 27	40 16	34 40	13 93	14 53	15 37	16 55
37	27 97	60 53	44 37	37 30	105 29	69 94	50 57	40 55	34 90	14 24	14 90	15 84	17 16
38	28 95	61 87	45 40	38 22	105 53	70 20	50 89	40 98	35 46	14 57	15 32	16 38	17 87
39	29 97	63 26	46 48	39 18	105 79	70 48	51 25	41 46	36 08	14 93	15 77	16 98	18 63
40	31 07	64 71	47 60	40 20	106 10	70 80	51 66	41 99	36 76	15 33	16 28	17 64	19 48
41	32 21	66 21	48 77	41 25	106 41	71 14	52 10	42 57	37 50	15 76	16 84	18 38	20 41
42	33 45	67 75	50 00	42 38	106 77	71 53	52 59	43 22	38 32	16 25	17 47	19 20	21 45
43	34 76	69 38	51 29	43 57	107 15	71 96	53 15	43 93	39 22	16 78	18 18	20 11	22 59
44	36 14	71 06	52 64	44 82	107 59	72 46	53 76	44 73	40 22	17 39	18 97	21 12	23 87
45	37 63	72 81	54 06	46 16	108 07	72 98	54 44	45 62	41 32	18 07	19 85	22 25	25 25
46	39 20	74 64	55 55	47 55	108 61	73 60	55 21	46 75	42 52	18 84	20 85	23 50	26 80
47	40 89	76 54	57 12	49 06	109 21	74 27	56 05	47 99	43 85	19 69	21 97	24 89	28 48
48	42 70	78 52	58 78	50 65	109 86	75 01	56 99	49 38	45 31	20 67	23 20	26 44	30 34
49	44 60	80 59	60 50	52 31	110 58	75 84	58 03	50 88	46 88	21 77	24 58	28 13	32 38
50	46 64	82 73	62 33	54 10	111 39	76 76	59 18	52 54	48 60	22 97	26 08	29 98	34 58
51	48 83	84 97	64 26	56 03	112 28	77 78	60 64	54 18	50 50	24 31	27 76	32 03	37 00
52	51 13	87 28	66 29	58 04	113 25	78 90	62 26	55 96	52 53	25 80	29 62	34 29	39 63
53	53 63	89 71	68 44	60 21	114 33	80 15	64 04	57 93	54 76	27 44	31 64	36 75	42 45
54	56 27	92 23	70 71	62 52	115 51	81 51	66 01	60 07	57 18	29 26	33 89	39 45	45 52
55	59 08	94 87	73 11	65 00	116 82	83 02	68 15	62 41	59 80	31 27	36 36	42 40	48 82
56	62 11	97 63	75 66	67 66	118 24	84 70	70 53	64 97	62 65	33 48	39 07	45 62	52 35
57	65 31	100 50	78 37	70 49	119 82	86 55	73 15	67 76	65 71	35 92	42 04	49 12	56 14
58	68 77	103 52	81 26	73 55	121 56	88 60	76 01	70 80	69 03	38 59	45 30	52 91	60 19
59	72 45	106 69	84 34	76 83	123 46	90 85	79 15	74 11	72 62	41 54	48 89	57 03	64 54
60	76 40	110 03	87 65	80 36	125 57	93 34	82 60	77 72	76 50	44 79	52 81	61 48	69 18
61	80 61	114 18	91 49	84 16	127 89	96 72	86 06	81 63	80 67	48 37	57 12	66 25	74 14
62	85 15	118 59	95 62	88 26	130 45	100 43	89 85	85 89	85 17	52 29	61 79	71 39	79 44
63	89 98	123 31	100 07	92 68	133 26	104 54	94 00	90 50	89 99	56 61	66 90	76 91	85 10

For policies containing Disability Benefits addition of 8c to $2.04 per $1,000 is made according to age of insured and form of policy.

For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by 4

(Limit $15,000)

Extra Annual Premiums per $1,000 of Insurance in Event of Total and Permanent Disability of Insured Before Attaining the Age of 60.

American 2½ Per Cent. Adopted Sept. 20, 1916

Age	Waiver of Premium — Life — Ord	Waiver of Premium — Life — 10 P.	Waiver of Premium — Life — 15 P.	Waiver of Premium — Life — 20 P.	Waiver of Premium — Endowment — 10 Yr	Waiver of Premium — Endowment — 15 Yr.	Waiver of Premium — Endowment — 20 Yr.	Waiver of Premium and Annuity Benefits — Life — Ord	Waiver of Premium and Annuity Benefits — Life — 10 P.	Waiver of Premium and Annuity Benefits — Life — 15 P.	Waiver of Premium and Annuity Benefits — Life — 20 P.	Waiver of Premium and Annuity Benefits — Endowment — 10 Yr.	Waiver of Premium and Annuity Benefits — Endowment — 15 Yr	Waiver of Premium and Annuity Benefits — Endowment — 20 Yr.
	$	$	$	$	$	$	$	$	$	$	$	$	$	$
20	0 13	0 08	0 08	0 08	0 19	0 15	0 15	1 05	2 35	1 73	1 43	0 40	0 44	0 51
21	15	08	08	08	19	16	[illegible]	1 09	2 39	1 76	1 45	40	45	52
22	15	09	09	09	19	[illegible]	16	1 13	2 44	1 80	1 49	41	48	55
23	16	09	09	09	20	17	16	1 17	2 48	1 83	1 52	42	48	56
24	16	09	09	11	20	19	17	1 21	2 52	1 85	1 55	[illegible]	51	59
25	17	09	11	11	21	19	17	1 25	2 55	1 89	1 57	45	52	60
26	19	11	11	12	21	20	19	1 29	2 60	1 92	1 60	47	55	64
27	19	11	12	12	23	20	20	1 33	2 63	1 96	1 63	48	56	68
28	20	12	12	13	23	21	20	1 37	2 67	1 99	1 65	49	59	69
29	21	12	13	13	24	23	21	1 43	2 71	2 01	1 68	51	61	73
30	23	12	13	15	25	23	23	1 47	2 75	2 04	1 71	53	63	77
31	24	13	15	16	26	[illegible]	24	1 52	2 77	2 07	1 73	55	67	83
32	25	15	16	17	27	25	25	1 57	2 81	2 11	1 77	57	[illegible]	88
33	27	15	16	19	28	27	27	1 64	2 84	2 13	1 80	60	75	93
34	29	16	17	20	29	28	28	1 71	2 88	2 16	1 83	63	79	97
35	31	17	19	21	31	31	[illegible]	1 76	2 92	2 19	1 87	65	84	1 04
36	32	19	21	24	33	32	32	1 83	2 95	2 24	1 91	71	89	1 11
37	35	20	23	25	35	35	35	1 91	2 99	2 27	1 93	75	96	1 20
38	37	21	24	28	37	37	37	1 99	3 01	2 29	1 97	80	1 03	1 28
39	40	24	27	31	40	[illegible]	[illegible]	2 07	3 05	2 33	2 01	85	1 09	1 37
40	43	25	29	33	43	[illegible]	[illegible]	2 15	3 08	2 37	2 05	91	1 16	1 47
41	46	28	32	39	[illegible]	45	49	2 24	3 11	2 40	2 17	97	1 25	1 64
42	49	31	35	44	48	49	55	2 35	3 13	2 43	2 29	1 04	1 36	1 80
43	53	33	39	49	52	53	60	2 47	3 16	2 47	2 43	1 11	1 48	1 97
44	57	36	43	55	56	59	67	2 57	3 17	2 51	2 55	1 19	1 60	2 15
45	61	40	48	60	60	64	72	2 68	3 19	2 55	2 67	1 27	1 72	2 32
46	67	44	55	67	65	73	79	2 83	3 20	2 72	2 83	1 40	1 97	[illegible]
47	72	49	65	73	[illegible]	84	85	2 99	3 23	2 92	3 00	1 53	2 24	2 71
48	79	55	75	80	79	93	92	3 15	3 23	3 11	3 18	1 68	[illegible]	2 91
49	85	63	84	88	87	1 04	1 00	3 32	3 25	3 31	3 35	1 83	2 75	3 11
50	93	69	95	96	96	1 16	1 08	3 49	3 25	3 51	3 52	2 00	3 03	3 32
[illegible]	1 01	87	1 05	1 05	1 16	1 27	1 17	3 72	3 57	3 76	3 76	2 41	3 32	3 57
52	1 11	1 03	1 17	1 16	1 36	1 40	1 27	3 96	3 88	4 03	4 01	2 84	3 63	3 84
53	1 23	1 21	1 31	1 28	1 57	1 53	1 30	4 21	4 20	4 29	4 27	3 27	3 95	4 12
[illegible]	1 35	1 40	1 45	1 40	1 80	1 68	1 51	4 48	4 53	4 59	4 53	3 72	4 27	4 41
55	1 49	1 61	1 61	1 56	2 04	1 84	1 65	4 77	4 89	4 89	4 88	4 17	4 61	4 72

Largest Amount of Insurance it will write on a Single Life, $100,000. Premiums for Each $1,000 Insurance (Participating).

Age at Issue.	Adopted January, 1901. LIFE. (Endowment at 85.) Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Adpt. Jan. 1915. LIFE—DISABILITY (End't at 75) Limit $25,000. Continuous Annual Premiums.	20 Annual Premiums.	Convertible Term. Non-renewable. Adpd. 1911 5 Years	Renewable. Adopted January, 1901. 10 Years.	20 Years.	30 Years.
15	.....	.....	.....	.....	$99 94	$64 60	$47 28	.....	.....	.....	.....	.....	.....	.....	.....
16	.....	.....	.....	.....	100 01	64 68	47 36	.....	.....	.....	.....	.....	.....	.....	.....
17	$17 67	$43 90	$32 66	$27 14	100 08	64 76	47 44	$37 33	$30 83	$17 96	$27 75	.....	.....	.....	.....
18	18 02	44 52	33 13	27 54	100 16	64 84	47 53	37 43	30 94	18 35	28 18	.....	.....	.....	.....
19	18 40	45 17	33 62	27 96	100 24	64 93	47 63	37 53	31 06	18 74	28 62	.....	.....	.....	.....
20	18 78	45 83	34 12	28 39	100 33	65 02	47 73	37 64	31 18	19 15	29 08	$10 43	$11 46	$11 84	$12 45
21	19 19	46 52	34 65	28 83	100 42	65 12	47 84	37 76	31 31	19 59	29 56	10 53	11 59	11 99	12 67
22	19 62	47 24	35 19	29 29	100 52	65 23	47 95	37 89	31 46	20 05	30 04	10 63	11 72	12 16	12 92
23	20 06	47 97	35 75	29 77	100 62	65 34	48 07	38 02	31 61	20 54	30 55	10 74	11 86	12 34	13 18
24	20 53	48 74	36 33	30 26	100 72	65 45	48 20	38 16	31 77	21 04	31 07	10 85	12 02	12 54	13 48
25	21 02	49 53	36 93	30 77	100 84	65 58	48 33	38 31	31 95	21 58	31 62	10 97	12 18	12 75	13 79
26	21 54	50 34	37 56	31 31	100 96	65 71	48 48	38 48	32 14	22 14	32 17	11 09	12 35	12 97	14 14
27	22 08	51 19	38 20	31 86	101 08	65 85	48 63	38 65	32 34	22 75	32 75	11 23	12 53	13 22	14 53
28	22 64	52 06	38 87	32 43	101 22	65 99	48 80	38 84	32 57	23 37	33 36	11 37	12 72	13 48	14 95
29	23 24	52 95	39 57	33 03	101 36	66 15	48 97	39 05	32 81	24 04	33 98	11 53	12 93	13 77	15 41
30	23 86	53 90	40 29	33 65	101 51	66 32	49 16	39 27	33 08	24 73	34 64	11 69	13 16	14 09	15 91
31	24 53	54 87	41 03	34 30	101 68	66 50	49 37	39 51	33 37	25 45	35 31	11 87	13 40	14 43	16 47
32	25 22	55 87	41 81	34 97	101 85	66 70	49 59	39 77	33 69	26 23	36 02	12 06	13 66	14 82	17 08
33	25 95	56 91	42 61	35 67	102 03	66 91	49 83	40 06	34 03	27 04	36 76	12 26	13 94	15 24	17 74
34	26 72	57 98	43 45	36 40	102 23	67 13	50 09	40 37	34 42	27 91	37 52	12 49	14 25	15 70	18 47
35	27 54	59 08	44 32	37 16	102 45	67 37	50 38	40 72	34 83	28 82	38 33	12 73	14 58	16 21	19 27
36	28 40	60 25	45 22	37 96	102 68	67 64	50 69	41 09	35 29	29 79	39 18	12 99	14 94	16 78	20 14
37	29 31	61 44	46 16	38 79	102 92	67 92	51 03	41 51	35 79	30 81	40 06	13 28	15 33	17 40	21 08
38	30 27	62 68	47 15	39 66	103 19	68 24	51 41	41 96	36 34	31 90	40 99	13 59	15 76	18 09	22 11
39	31 29	63 97	48 17	40 58	103 48	68 57	51 81	42 46	36 95	33 06	41 96	13 93	16 23	18 85	23 24
40	32 36	65 30	49 23	41 54	103 79	68 95	52 27	43 01	37 62	34 29	42 99	14 30	16 76	19 69	24 45
41	33 51	66 68	50 35	42 55	104 13	69 36	52 76	43 61	38 35	35 60	44 06	14 71	17 34	20 61	25 77
42	34 72	68 12	51 51	43 62	104 51	69 81	53 31	44 28	39 15	37 01	45 20	15 16	17 98	21 62	27 20
43	36 01	69 62	52 74	44 74	104 92	70 31	53 91	45 01	40 04	38 51	46 40	15 66	18 70	22 74	28 73
44	37 38	71 17	54 02	45 93	105 37	70 85	54 58	45 82	.....	40 13	47 67	16 22	19 50	23 98	30 38
45	38 83	72 80	55 36	47 19	105 87	71 46	55 32	46 72	.....	41 84	49 00	16 85	20 39	25 33	32 14
46	40 38	74 49	56 78	48 52	106 42	72 13	56 13	47 70	.....	43 69	50 40	17 56	21 38	26 82	34 02
47	42 04	76 25	58 27	49 93	107 03	72 88	57 03	48 79	.....	45 67	51 89	18 36	22 48	28 44	36 02
48	43 80	78 10	59 84	51 44	107 71	73 70	58 03	.....	.....	47 80	53 49	19 25	23 69	30 23	38 15
49	45 68	80 02	61 50	53 03	108 45	74 60	59 13	.....	.....	50 10	55 20	20 26	25 04	32 18	40 42
50	47 68	82 03	63 25	54 73	109 27	75 60	60 33	.....	.....	52 59	57 04	21 37	26 52	34 30	42 81
51	49 81	84 13	65 10	56 55	110 17	76 70	61 66	.....	.....	55 27	59 01	22 61	28 15	36 61	.....
52	52 08	86 32	67 05	58 48	111 16	77 90	.....	.....	.....	58 17	61 13	23 98	29 95	39 11	.....
53	54 51	88 61	69 11	60 55	112 25	79 23	.....	.....	.....	61 32	63 40	25 49	31 92	41 82	.....
54	57 11	91 01	71 30	62 75	113 44	80 69	.....	.....	.....	64 73	65 84	27 16	34 08	44 74	.....
55	59 88	93 52	73 62	65 12	114 75	82 30	.....	.....	.....	68 46	68 46	29 00	36 46	47 87	.....
56	62 84	96 16	76 09	67 66	116 19	84 06	.....	.....	.....	.....	.....	31 02	39 06	51 24	.....
57	66 01	98 93	78 73	70 38	117 77	86 01	.....	.....	.....	.....	.....	33 26	41 92	54 84	.....
58	69 40	101 86	81 54	73 30	119 51	88 14	.....	.....	.....	.....	.....	35 72	45 04	58 69	.....
59	73 04	104 98	84 64	76 45	121 42	90 49	.....	.....	.....	.....	.....	38 42	48 47	62 81	.....
60	76 94	108 18	87 76	79 85	123 51	93 08	.....	.....	.....	.....	.....	41 40	52 21	67 21	.....
61	81 13	111 63	91 22	83 50	125 82	95 91	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	85 63	115 29	94 93	87 45	128 36	99 03	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	90 48	119 18	98 92	91 72	131 15	102 44	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	95 69	123 33	103 21	.....	134 22	106 18	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	101 82	127 76	107 94	.....	137 59	110 27	.....	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.
For policies containing Waiver of Premium and Income Agreement Rider additional charge of 77c to $5.15 per $1,000 is made according to age of insured and form policy.

(Limit $100,000)

Extra Annual Premiums per $1,000 of Insurance in Event of Total and Permanent Disability of Insured Before Attaining the Age of 60.

American 5 Per Cent

Premium Rates (Participating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3% Reserve. **Commuted Value on 3½% Reserve $1,728.22**

Age of Insured.	LIFE. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20 YEAR ENDOWMENT. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
20	$38 23	$36 67	$34 73	$32 76	$31 13	$55 47	$53 62	$51 68	$49 71	$48 08	114 39	108 49	105 49	103 52	101 89
21	38 93	37 37	35 42	33 46	31 83	56 31	54 39	52 44	50 48	48 82	114 03	107 93	104 81	102 85	101 19
22	39 64	38 08	36 14	34 15	32 49	57 19	55 17	53 23	51 24	49 58	113 74	107 45	104 19	102 20	100 54
23	40 41	38 86	36 88	34 89	33 22	58 11	56 00	54 03	52 04	50 38	113 40	106 92	103 49	101 50	99 84
24	41 23	39 65	37 66	35 69	34 01	59 06	56 85	54 88	52 89	51 21	113 14	106 44	102 84	100 85	99 17
25	42 08	40 47	38 51	36 49	34 81	60 07	57 71	55 75	53 73	52 05	112 88	105 96	102 20	100 18	98 50
26	42 97	41 36	39 37	37 35	35 65	61 10	58 65	56 66	54 64	52 94	112 63	105 50	101 54	99 52	97 82
27	43 92	42 31	40 29	38 25	36 55	62 20	59 61	57 59	55 55	53 85	112 43	105 09	100 93	98 89	97 19
28	44 91	43 27	41 26	39 22	37 49	63 34	60 58	58 57	56 53	54 80	112 25	104 69	100 32	98 28	96 55
29	45 96	44 33	42 29	40 20	38 47	64 55	61 65	59 61	57 52	55 79	112 12	104 32	99 76	97 67	95 94
30	47 05	45 39	43 33	41 24	39 49	65 81	62 71	60 65	58 56	56 81	112 02	104 00	99 20	97 11	95 36
31	48 21	46 53	44 47	42 36	40 58	67 14	63 83	61 77	59 66	57 88	111 97	103 71	98 70	96 59	94 81
32	49 45	47 77	45 66	43 52	41 72	68 53	65 03	62 92	60 78	58 98	111 94	103 47	98 22	96 08	94 28
33	50 75	49 03	46 91	44 73	42 93	70 00	66 24	64 12	61 94	60 14	111 98	103 32	97 82	95 64	93 84
34	52 27	50 40	48 24	46 06	44 21	71 53	67 52	65 36	63 18	61 33	112 09	103 19	97 52	95 27	93 42
35	53 94	51 83	49 64	47 41	45 54	73 18	68 89	66 70	64 47	62 60	112 24	103 14	97 28	94 93	93 06
36	55 72	53 34	51 14	48 86	46 96	74 90	70 29	68 09	65 81	63 91	112 47	103 18	97 13	94 69	92 79
37	57 60	54 96	52 71	50 38	48 46	76 69	71 82	69 52	67 19	65 27	112 80	103 29	97 08	94 51	92 59
38	59 61	56 68	54 37	52 00	50 03	78 61	73 53	71 05	68 68	66 71	113 21	103 51	97 10	94 44	92 47
39	61 74	58 50	56 13	53 78	51 71	80 64	75 29	72 63	70 23	68 21	113 71	103 86	97 27	94 49	92 47
40	64 01	60 43	58 01	55 53	53 47	82 77	77 18	74 33	71 85	69 79	114 34	104 28	97 51	94 63	92 57
41	66 44	62 48	59 98	57 46	55 35	85 05	79 17	76 07	73 55	71 44	115 05	104 85	97 89	94 89	92 78
42	69 05	64 68	62 12	59 52	57 34	87 45	81 30	77 97	75 37	73 19	115 95	105 58	98 45	95 33	93 15
43	71 81	67 18	64 37	61 68	59 45	90 00	83 54	79 94	77 25	75 02	116 95	106 41	99 12	95 85	93 62
44	74 80	69 86	66 79	64 00	61 70	92 71	85 95	82 06	79 27	76 97	118 25	107 55	100 06	96 65	94 35
45	77 99	72 72	69 34	66 48	64 08	95 59	88 49	84 29	81 43	79 03	119 72	108 87	101 21	97 66	95 26
46	81 38	75 76	72 07	69 09	66 62	98 68	91 22	86 66	83 68	81 21	121 43	110 41	102 56	98 84	96 37
47	85 01	79 06	75 00	71 91	69 34	101 95	94 10	89 18	86 09	83 52	123 40	112 22	104 18	100 29	97 72
48	88 91	82 55	78 14	74 90	72 21	105 44	97 21	91 91	88 67	85 98	125 57	114 22	105 96	101 91	99 22
49	93 09	86 30	81 47	78 09	75 28	109 16	100 54	94 78	91 40	88 59	128 00	116 43	107 96	103 71	100 90
50	97 56	90 31	85 05	81 50	78 55	113 11	104 09	97 87	94 32	91 37	130 60	118 84	110 16	105 69	102 74
51	102 32	94 60	88 96	85 12	82 02	117 35	107 89	101 27	97 43	94 33	133 52	121 54	112 59	107 89	104 79
52	107 44	99 21	93 11	88 98	85 72	121 90	111 94	104 88	100 75	97 49	136 76	124 52	115 28	110 33	107 07
53	112 94	104 13	97 60	93 14	89 68	126 73	116 32	108 78	104 32	100 86	140 34	127 82	118 26	113 06	109 60
54	118 80	109 42	102 36	97 56	93 89	131 93	121 01	112 94	108 14	104 47	144 28	131 48	121 57	116 05	112 38
55	125 08	115 09	107 49	102 28	98 39	137 48	126 03	117 42	112 21	108 32	148 59	135 46	125 16	119 31	115 42
56	131 80	121 17	112 96	107 32	103 17	143 45	131 45	122 26	116 62	112 47	153 39	139 93	129 18	122 96	118 81
57	139 01	127 71	118 83	112 73	108 29	149 86	137 29	127 45	121 35	116 91	158 70	144 80	133 59	126 97	122 58
58	146 77	134 72	125 12	118 52	113 77	156 79	143 59	133 05	126 45	121 70	164 52	150 21	138 45	131 37	126 62
59	155 03	142 27	131 87	124 70	119 61	164 22	150 37	139 09	131 92	126 83	170 94	156 13	143 77	136 19	131 10
60	163 93	150 35	139 09	131 34	125 87	172 24	157 72	145 60	137 86	132 38	177 99	162 65	149 62	141 48	136 01
61	173 49	159 07	146 90	138 47	132 57	180 91	165 67	152 69	144 26	138 36	185 75	169 84	156 06	147 32	141 42
62	183 72	168 43	155 23	146 11	139 73	190 27	174 26	160 31	151 19	144 81	194 29	177 73	163 14	153 73	147 35
63	194 73	178 50	164 20	154 31	147 40	200 37	183 57	168 57	158 68	151 77	203 68	186 43	170 90	160 77	153 86
64	206 51	189 33	173 85	163 10	155 61	211 32	193 65	177 55	166 80	159 31	213 98	195 93	179 39	168 45	160 96
65	219 21	201 00	184 22	172 56	164 42	222 19	204 59	187 26	175 60	167 46	225 26	206 35	188 71	176 88	168 74

LIFE ANNUITY RATES—Males

(Nonparticipating)

Age Last Birthday	Single Prem. *$100 Annually	Single Prem. $10 Monthly	Amount Purchased by $1,000 Annual Payment	Semi-Annual Payment	Quarterly Payment	Monthly Payment	Age Last Birthday	Single Prem. *$100 Annually	Single Prem. $10 Monthly	Am't Purchased by $1,000 Annual Payment	Semi Annual Payment	Quarterly Payment	M'nthly Payment
3	$2174	$2664	$46 00	$22 74	$11 31	$ 3 75	45	$1493	$1847	$66 98	$32 94	16 34	$5 41
4	2169	2658	46 10	22 79	11 33	3 76	46	1465	1813	68 26	33 55	16 64	5 51
							47	1436	1778	69 64	34 22	16 97	5 62
5	2162	2650	46 25	22 86	11 37	3 77	48	1407	1744	71 07	34 91	17 31	5 73
6	2156	2642	46 38	22 92	11 40	3 78	49	1378	1709	72 57	35 64	17 67	5 85
7	2149	2634	46 53	23 00	11 44	3 80							
8	2141	2624	46 71	23 08	11 48	3 81	50	1348	1673	74 18	36 41	18 05	5 98
9	2134	2616	46 86	23 16	11 51	3 82	51	1318	1637	75 87	37 23	18 45	6 11
							52	1287	1600	77 70	38 11	18 88	6 25
10	2125	2605	47 06	23 25	11 56	3 84	53	1256	1562	79 62	39 03	19 33	6 40
11	2116	2594	47 26	23 35	11 61	3 85	54	1225	1525	81 63	40 00	19 81	6 55
12	2108	2585	47 44	23 44	11 65	3 87							
13	2098	2573	47 66	23 55	11 71	3 89	55	1193	1487	83 82	41 05	20 32	6 72
14	2089	2562	47 87	23 65	11 76	3 90	56	1161	1448	86 13	42 16	20 87	6 90
							57	1130	1411	88 50	43 29	21 42	7 08
15	2078	2549	48 12	23 77	11 82	3 92	58	1097	1372	91 16	44 56	22 04	7 29
16	2067	2536	48 38	23 90	11 88	3 94	59	1065	1333	93 90	45 87	22 68	7 50
17	2057	2524	48 61	24 01	11 94	3 96							
18	2045	2509	48 90	24 15	12 01	3 98	60	1033	1295	96 81	47 26	23 36	7 72
19	2033	2495	49 19	24 29	12 08	4 01	61	1001	1256	99 90	48 73	24 08	7 96
							62	970	1219	103 09	50 25	24 82	8 20
20	2021	2480	49 48	24 44	12 15	4 03	63	938	1181	106 61	51 92	25 64	8 47
21	2006	2462	49 85	24 62	12 24	4 06	64	907	1144	110 25	53 65	26 48	8 74
22	1990	2443	50 25	24 81	12 33	4 09							
23	1974	2424	50 66	25 01	12 43	4 12	65	876	1106	114 16	55 49	27 38	9 04
24	1958	2405	51 07	25 21	12 53	4 16	66	845	1069	118 34	57 47	28 34	9 35
							67	815	1033	122 70	59 52	29 34	9 68
25	1941	2384	51 52	25 43	12 64	4 19	68	785	997	127 39	61 73	30 41	10 03
26	1924	2364	51 98	25 65	12 75	4 23	69	755	961	132 45	64 10	31 56	10 40
27	1906	2342	52 47	25 89	12 87	4 27							
28	1888	2321	52 97	26 13	12 99	4 31	70	726	926	137 74	66 58	32 76	10 79
29	1869	2298	53 50	26 40	13 12	4 35	71	697	892	143 47	69 25	34 06	11 21
							72	670	859	149 25	71 94	35 36	11 64
30	1849	2274	54 08	26 68	13 25	4 40	73	644	828	155 28	74 74	36 71	12 08
31	1829	2250	54 67	26 97	13 40	4 44	74	621	800	161 03	77 40	37 99	12 49
32	1809	2226	55 28	27 26	13 54	4 49							
33	1788	2201	55 93	27 58	13 70	4 54	75	601	776	166 39	79 87	39 18	12 88
34	1766	2174	56 63	27 91	13 86	4 60	76	583	755	171 53	82 23	40 32	13 25
							77	565	733	176 99	84 74	41 53	13 64
35	1744	2148	57 34	28 26	14 04	4 65	78	547	712	182 82	87 41	42 81	14 05
36	1722	2122	58 07	28 62	14 21	4 71	79	529	690	189 04	90 25	44 17	14 49
37	1698	2093	58 89	29 02	14 41	4 78							
38	1675	2065	59 70	29 41	14 60	4 84	80	512	670	195 31	93 11	45 54	14 93
39	1650	2035	60 61	29 85	14 82	4 91	81	499	654	200 40	95 42	46 64	15 29
							82	484	636	206 61	98 23	47 98	15 72
40	1625	2005	61 54	30 30	15 04	4 99	83	468	617	213 68	101 42	49 50	16 21
41	1600	1975	62 50	30 77	15 27	5 06	84	452	598	221 24	104 82	51 12	16 73
42	1574	1944	63 53	31 27	15 52	5 14							
43	1548	1913	64 60	31 78	15 77	5 23	85	437	580	223 83	108 22	52 74	17 25
44	1520	1879	65 79	32 36	16 06	5 32							

*NOTE—To find rate for $50 semi-annually add $25 to annual rate; to find rate for $25 quarterly add $37 to annual rate.

NOTE—A pro-rata allowance will be made for each month elapsed since the last birthday of the applicant. For ages older than 85 the rates are the same as for age 85.

LIFE ANNUITY RATES—Females

(Nonparticipating)

Age Last Birthday	Single Prem		Amount Purchased by $1,000				Age Last Birthday	Single Prem.		Am't Purchased by $1,000			
	*$100 Annually	$10 Monthly	Annual Payment	Semi-Annual Payment	Quarterly Payment	Monthly Payment		*$100 Annually	$10 Monthly	Annual Payment	Semi-Annual Payment	Quarterly Payment	M'nthly Payment
3	$2196	$2690	$45 54	$22 51	$11 19	$ 3 72	45	$1600	$1975	$62 50	$30 77	15 27	$5 06
4	2190	2683	45 66	22 57	11 22	3 73	46	1577	1948	63 41	31 21	15 49	5 13
							47	1554	1920	64 35	31 66	15 71	5 21
5	2184	2676	45 79	22 63	11 25	3 74	48	1531	1892	65 32	32 13	15 94	5 28
6	2177	2668	45 93	22 70	11 29	3 75	49	1507	1864	66 36	32 63	16 19	5 36
7	2170	2659	46 08	22 78	11 33	3 76							
8	2162	2650	46 25	22 86	11 37	3 77	50	1482	1834	67 48	33 18	16 46	5 45
9	2154	2640	46 43	22 94	11 41	3 79	51	1456	1802	68 68	33 76	16 74	5 55
							52	1429	1770	69 98	34 39	17 05	5 65
10	2145	2629	46 62	23 04	11 46	3 80	53	1402	1738	71 33	35 04	17 37	5 75
11	2136	2618	46 82	23 13	11 50	3 82	54	1373	1703	72 83	35 76	17 73	5 87
12	2127	2608	47 01	23 23	11 55	3 83							
13	2117	2596	47 24	23 34	11 61	3 85	55	1344	1668	74 40	36 52	18 10	5 99
14	2107	2584	47 46	23 45	11 66	3 87	56	1312	1630	76 22	37 39	18 53	6 14
							57	1279	1590	78 19	38 34	19 00	6 29
15	2097	2572	47 69	23 56	11 71	3 89	58	1245	1549	80 32	39 37	19 50	6 45
16	2086	2558	47 94	23 68	11 77	3 91	59	1210	1507	82 64	40 48	20 05	6 63
17	2075	2545	48 19	23 81	11 84	3 93							
18	2063	2531	48 47	23 94	11 90	3 95	60	1175	1465	85 11	41 66	20 63	6 82
19	2051	2516	48 76	24 08	11 97	3 97	61	1140	1423	87 72	42 92	21 24	7 03
							62	1105	1381	90 50	44 25	21 89	7 24
20	2039	2502	49 04	24 22	12 04	4 00	63	1069	1338	93 55	45 70	22 60	7 47
21	2026	2486	49 36	24 38	12 12	4 02	64	1032	1294	96 90	47 30	23 39	7 73
22	2013	2471	49 68	24 53	12 19	4 05							
23	2000	2455	50 00	24 69	12 27	4 07	65	996	1250	100 40	48 97	24 20	8 00
24	1986	2438	50 35	24 86	12 36	4 10	66	959	1206	104 28	50 81	25 10	8 29
							67	922	1162	108 46	52 80	26 07	8 61
25	1972	2422	50 71	25 04	12 44	4 13	68	885	1117	112 99	54 94	27 11	8 95
26	1958	2405	51 07	25 21	12 53	4 16	69	848	1073	117 92	57 27	28 25	9 32
27	1942	2386	51 49	25 42	12 63	4 19							
28	1927	2368	51 89	25 61	12 73	4 22	70	812	1030	123 15	59 73	29 45	9 71
29	1911	2348	52 33	25 82	12 83	4 26	71	781	992	128 04	62 03	30 56	10 08
							72	751	956	133 16	64 43	31 72	10 45
30	1894	2328	52 80	26 05	12 95	4 29	73	721	920	138 70	67 02	32 98	10 86
31	1877	2308	53 28	26 29	13 06	4 33	74	691	884	144 72	69 83	34 34	11 31
32	1860	2287	53 76	26 52	13 18	4 37							
33	1842	2266	54 29	26 78	13 30	4 41	75	665	853	150 38	72 46	35 61	11 72
34	1824	2244	54 82	27 04	13 43	4 46	76	645	829	155 04	74 62	36 66	12 06
							77	624	804	160 26	77 04	37 82	12 44
35	1805	2221	55 40	27 32	13 57	4 50	78	606	782	165 02	79 24	38 88	12 78
36	1786	2198	55 99	27 61	13 71	4 55	79	588	761	170 07	81 56	40 00	13 14
37	1767	2176	56 59	27 90	13 86	4 60							
38	1747	2152	57 24	28 21	14 01	4 65	80	569	738	175 75	84 17	41 25	13 55
39	1727	2128	57 90	28 54	14 17	4 70	81	554	720	180 51	86 35	42 30	13 89
							82	537	700	186 22	88 97	43 55	14 29
40	1707	2104	58 58	28 87	14 33	4 75	83	519	678	192 68	91 91	44 96	14 75
41	1686	2078	59 31	29 22	14 51	4 81	84	500	655	200 00	95 24	46 55	15 26
42	1665	2053	60 06	29 58	14 69	4 87							
43	1644	2028	60 83	29 96	14 87	4 93	85	483	635	207 04	98 42	48 08	15 75
44	1622	2002	61 65	30 36	15 07	4 99							

*NOTE—To find rate for $50 semi-annually add $25 to annual rate; to find rate for $25 quarterly add $37 to annual rate.

NOTE—A pro-rata allowance will be made for each month elapsed since last birthday of the applicant. For ages older than 85 the rates are the same as for age 85.

Largest Amount of Insurance it will write on a Single Life, $15,000.
Premiums for each $1,000 Insurance (Participating). Adopted Jan. 1, 1902.

Age at Issue.	LIFE. Continu's Annual Prems.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	20 Premiums Life Cumulative End'wmt Annual Premium.	Mat. as an Edw. for $1,500 at Age.
21	16 92	43 47	32 20	26 53	97 47	62 17	44 89	34 81	28 88	33 09	70
22	17 24	44 11	32 67	26 92	97 50	62 22	44 93	34 87	28 96	33 73	70
23	17 67	44 78	33 17	27 35	97 53	62 26	44 99	34 94	29 03	34 40	70
24	18 05	45 46	33 68	27 77	97 57	62 30	45 04	35 01	29 14	35 10	70
25	18 53	46 17	34 22	28 23	97 64	62 35	45 10	35 09	29 24	35 80	70
26	18 98	46 90	34 78	28 68	97 65	62 40	45 17	35 17	29 36	36 58	70
27	19 45	47 66	35 34	29 17	97 69	62 46	45 24	35 27	29 48	37 32	70
28	19 95	48 08	35 94	29 66	97 74	62 52	45 32	35 36	29 62	38 13	70
29	20 47	49 25	36 54	30 18	97 80	62 59	45 41	35 49	29 77	39 00	70
30	21 02	50 08	37 18	30 71	97 85	62 66	45 51	35 61	29 95	39 83	70
31	21 59	50 95	37 82	31 27	97 91	62 74	45 61	35 75	30 14	40 73	70
32	22 20	51 84	38 52	31 83	97 97	62 83	45 73	35 90	30 36	41 65	70
33	22 85	52 75	39 21	32 45	98 05	62 93	45 85	36 08	30 49	42 61	70
34	23 52	53 71	39 94	33 07	98 14	63 03	46 00	36 28	30 86	43 65	70
35	24 24	54 69	40 69	33 73	98 23	63 15	46 16	36 50	31 17	44 70	70
36	24 99	55 70	41 47	34 90	98 32	63 28	46 34	36 74	31 50	45 83	70
37	25 78	56 76	42 28	35 12	98 42	63 44	46 54	37 01	31 88	46 98	70
38	26 62	57 84	43 13	35 83	98 66	63 60	46 77	37 32	32 27	48 23	70
39	27 52	58 96	44 00	36 33	98 69	63 78	47 02	37 66	32 75	49 54	70
40	28 45	60 12	44 92	37 45	98 83	63 99	47 31	38 05	33 25	50 88	70
41	29 46	61 32	45 86	38 30	99 00	64 23	47 63	38 48	34 12	52 33	70
42	30 51	62 57	46 85	39 18	99 19	64 49	47 99	38 96	34 44	53 82	70
43	31 65	63 85	47 90	40 15	99 40	64 79	48 40	39 50	35 16	55 30	70
44	32 84	64 20	48 98	41 14	99 64	65 14	48 86	40 11	35 93	57 10	70
45	34 10	66 58	50 12	42 21	99 93	65 33	49 38	40 78	36 79	58 79	70
46	35 46	68 03	51 31	43 32	100 25	65 96	49 96	41 52	.....	60 81	70
47	36 90	69 53	52 57	44 51	100 60	66 45	50 61	42 36	.....	62 81	70
48	38 43	71 10	53 88	45 76	101 01	67 00	51 34	43 30	.....	65 03	70
49	40 06	72 77	55 27	47 12	101 47	67 63	52 48	44 32	.....	67 36	70
50	41 80	74 42	56 72	48 52	101 99	68 32	53 05	45 46	.....	69 62	70
51	43 65	76 49	58 27	50 05	102 57	69 10	54 06	.....	.....	.....	....
52	45 62	78 00	59 89	51 67	103 22	69 96	55 18	.....	.....	.....	....
53	47 77	79 91	61 61	53 40	103 93	70 93	56 42	.....	.....	.....	....
54	49 97	81 89	63 41	55 25	104 74	72 00	57 79	.....	.....	.....	....
55	52 36	83 97	65 34	57 23	105 64	73 18	59 31	.....	.....	.....	....
56	54 91	86 14	67 38	.....	106 63	74 50	.....	.....	.....	.....	....
57	57 65	88 40	69 56	.....	107 74	75 98	.....	.....	.....	.....	....
58	60 55	90 79	72 37	.....	108 96	77 61	.....	.....	.....	.....	....
59	63 66	93 29	74 35	.....	110 33	79 42	.....	.....	.....	.....	....
60	67 00	95 95	77 02	.....	111 85	81 42	.....	.....	.....	.....	....
61	70 56	98 72	.....	.....	113 52	.....	.....	.....	.....	.....	....
62	74 37	101 67	.....	.....	115 41	.....	.....	.....	.....	.....	....
63	78 46	104 80	.....	.....	117 50	.....	.....	.....	.....	.....	....
64	82 84	108 13	.....	.....	119 81	.....	.....	.....	.....	.....	....
65	87 52	111 67	.....	.....	122 36	.....	.....	.....	.....	.....	....

Four per cent discount allowed for payment of all premiums in advance

Largest Amount of Insurance Written on a Single Life, $75,000.
Premiums for each $1,000 Insurance (Participating).

Adopted July 1, 1916.

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.							
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.
20	$16 86	$40 20	$29 98	$25 00	$98 78	$62 94	$45 45	$35 33	$28 89	$24 58	$21 63	$19 61
21	17 21	40 84	30 46	25 41	98 84	63 00	45 53	35 41	29 00	24 70	21 78	19 81
22	17 60	41 51	30 98	25 84	98 92	63 08	45 62	35 52	29 12	24 86	21 95	20 02
23	18 01	42 20	31 50	26 28	98 99	63 17	45 72	35 63	29 24	25 01	22 15	20 26
24	18 43	42 91	32 04	26 75	99 06	63 25	45 82	35 74	29 38	25 17	22 35	20 52
25	18 88	43 66	32 61	27 24	99 15	63 35	45 92	35 88	29 53	25 36	22 59	20 80
26	19 36	44 44	33 20	27 74	99 24	63 46	46 04	36 01	29 71	25 57	22 84	21 11
27	19 86	45 25	33 82	28 26	99 34	63 56	46 17	36 16	29 88	25 78	23 12	21 45
28	20 37	46 07	34 45	28 80	99 44	63 68	46 30	36 32	30 08	26 03	23 42	21 81
29	20 91	46 93	35 11	29 36	99 55	63 80	46 44	36 48	30 28	26 29	23 72	22 21
30	21 49	47 84	35 80	29 95	99 67	63 94	46 60	36 68	30 51	26 57	24 10	22 64
31	22 10	48 76	36 51	30 57	99 78	64 07	46 77	36 88	30 77	26 89	24 49	23 10
32	22 73	49 73	37 25	31 21	99 92	64 22	46 96	37 10	31 05	27 25	24 92	23 61
33	23 41	50 74	38 03	31 87	100 06	64 40	47 15	37 35	31 37	27 63	25 39	24 18
34	24 12	51 78	38 83	32 57	100 22	64 58	47 38	37 62	31 71	28 06	25 91	24 78
35	24 89	52 87	39 67	33 32	100 39	64 78	47 63	37 93	32 09	28 53	26 49	25 43
36	25 69	53 98	40 54	34 08	100 57	65 00	47 89	38 27	32 50	29 04	27 10	.....
37	26 52	55 15	41 45	34 87	100 76	65 23	48 18	38 63	32 96	29 61	27 76	.....
38	27 42	56 37	42 41	35 71	100 98	65 49	48 51	39 03	33 46	30 22	28 49	.....
39	28 38	57 63	43 40	36 60	101 21	65 78	48 86	39 49	34 03	30 91	29 29	.....
40	29 38	58 94	44 44	37 53	101 47	66 10	49 27	39 99	34 64	31 66	30 15	.....
41	30 46	60 30	45 53	38 51	101 75	66 46	49 70	40 55	35 33	32 48	.....	.....
42	31 58	61 72	46 66	39 54	102 06	66 85	50 20	41 15	36 08	33 37	.....	.....
43	32 79	63 20	47 85	40 63	102 39	67 27	50 73	41 82	36 91	34 35	.....	.....
44	34 08	64 73	49 11	41 78	102 78	67 76	51 35	42 58	37 82	35 42	.....	.....
45	35 43	66 34	50 41	42 99	103 19	68 28	52 01	43 40	38 82	36 58	.....	.....
46	36 89	68 02	51 81	44 28	103 68	68 88	52 75	44 33	39 93	37 86	.....	.....
47	38 43	69 75	53 25	45 65	104 20	69 55	53 58	45 34	41 15	39 23	.....	.....
48	40 09	71 59	54 79	47 11	104 79	70 30	54 50	46 47	42 47	40 73	.....	.....
49	41 86	73 49	56 41	48 66	105 44	71 12	55 52	47 72	43 94	42 36	.....	.....
50	43 73	75 47	58 11	50 29	106 16	72 02	56 64	49 07	45 51	44 12	.....	.....
51	45 73	77 55	59 91	52 05	106 96	73 02	57 88	50 57	47 24	.....	.....	.....
52	47 87	79 72	61 82	53 92	107 84	74 12	59 25	52 22	49 14	.....	.....	.....
53	50 13	81 97	63 81	55 89	108 80	75 35	60 75	54 02	51 17	.....	.....	.....
54	52 58	84 34	65 94	58 03	109 89	76 70	62 42	55 99	53 40	.....	.....	.....
55	55 17	86 81	68 19	60 31	111 07	78 18	64 26	58 14	55 81	.....	.....	.....
56	57 92	89 40	70 59	62 75	112 36	79 83	66 26	60 48	.....	.....	.....	.....
57	60 89	92 12	73 14	65 37	113 80	81 65	68 47	63 05	.....	.....	.....	.....
58	64 03	94 96	75 85	68 16	115 38	83 63	70 89	65 83	.....	.....	.....	.....
59	67 42	97 97	78 74	71 18	117 13	85 84	73 54	68 87	.....	.....	.....	.....
60	71 03	101 14	81 83	74 43	119 05	88 27	76 46	72 18	.....	.....	.....	.....
61	74 90	104 49	85 16	77 93	121 18	90 94	79 64	.....	.....	.....	.....	.....
62	79 03	108 03	88 71	81 70	123 53	93 88	83 12	.....	.....	.....	.....	.....
63	83 48	111 78	92 53	85 77	126 12	97 11	86 93	.....	.....	.....	.....	.....
64	88 22	115 77	96 63	90 16	128 97	100 65	91 09	.....	.....	.....	.....	.....
65	93 31	120 02	101 04	94 91	182 11	104 54	95 64	.....	.....	.....	.....	.....

For semi-annual rates multiply annual by .515.
For quarterly rates multiply annual by .2625.

Largest Amount of Insurance Written on a Single Life, $75,000.
Premiums for each $1,000 Insurance (Participating).

Adopted July 1, 1916.

For semi-annual rates multiply annual by .510.
For quarterly rates multiply annual by .2625.

Largest Amount of Insurance Written on a Single Life, $75,000.

Premiums for Each $1,000 of Insurance (Participating),

Adopted July 1, 1916.

Age at Issue	10-Annual Premiums Endowment in					15-Annual Premiums Endowment in					20-Annual Premiums Endowment in				
	15 Years	20 Years	25 Years	30 Years	35 Years	20 Years	25 Years	30 Years	35 Years	40 Years	25 Years	30 Years	35 Years	40 Years	45 Years
20	$85 04	$73 98	$65 11	$58 03	$52 45	$54 80	$48 29	$43 09	$39 00	$35 83	$40 08	$35 80	$32 43	$29 83	$27 89
21	85 11	74 06	65 20	58 16	52 63	54 88	48 37	43 20	39 13	36 01	40 17	35 90	32 55	29 98	28 10
22	85 19	74 15	65 32	58 31	52 82	54 97	48 48	43 32	39 29	36 22	40 27	36 02	32 70	30 17	28 33
23	85 28	74 26	65 46	58 47	53 03	55 07	48 59	43 46	39 47	36 44	40 38	36 15	32 85	30 36	28 58
24	85 36	74 36	65 58	58 64	53 26	55 17	48 71	43 60	39 64	36 68	40 48	36 28	33 01	30 57	28 84
25	85 47	74 48	65 72	58 83	53 52	55 27	48 84	43 76	39 86	36 96	40 61	36 43	33 21	30 81	29 15
26	85 56	74 60	65 89	59 03	53 79	55 39	48 98	43 94	40 08	37 24	40 75	36 59	33 41	31 07	29 47
27	85 68	74 73	66 05	59 26	54 09	55 52	49 13	44 12	40 32	37 56	40 89	36 76	33 63	31 35	29 81
28	85 79	74 87	66 23	59 49	54 41	55 65	49 28	44 33	40 58	37 89	41 04	36 96	33 87	31 65	30 19
29	85 91	75 02	66 42	59 76	54 76	55 79	49 45	44 55	40 87	38 27	41 21	37 16	34 12	31 97	30 59
30	86 04	75 19	66 64	60 04	55 15	55 94	49 64	44 79	41 19	38 67	41 39	37 39	34 40	32 33	31 03
31	86 19	75 37	66 88	60 36	55 58	56 11	49 84	45 05	41 53	39 11	41 60	37 63	34 72	32 72	31 49
32	86 34	75 55	67 13	60 70	56 05	56 28	50 07	45 34	41 90	39 59	41 80	37 90	35 05	33 14	32 00
33	86 50	75 77	67 41	61 09	56 55	56 48	50 31	45 65	42 31	40 12	42 04	38 19	35 43	33 60	32 56
34	86 68	76 00	67 71	61 51	57 11	56 69	50 58	46 00	42 76	40 67	42 31	38 52	35 83	34 10	33 15
35	86 89	76 26	68 06	61 97	57 73	56 93	50 88	46 39	43 26	41 29	42 61	38 88	36 29	34 65	33 78
36	87 10	76 53	68 43	62 48	58 39	57 19	51 22	46 81	43 79	41 96	42 92	39 28	36 77	35 24	.....
37	87 33	76 82	68 82	63 02	59 11	57 47	51 55	47 27	44 38	42 66	43 27	39 71	37 30	35 8[illegible]	.....
38	87 59	77 16	69 27	63 63	59 90	57 78	51 95	47 77	45 02	43 48	43 66	40 18	37 89	36 57	.....
39	87 87	77 53	69 78	64 29	60 76	58 12	52 40	48 34	45 71	44 26	44 09	40 71	38 54	37 32	.....
40	88 17	77 93	70 32	65 02	61 69	58 50	52 87	48 94	46 48	45 15	44 57	41 29	39 23	38 13	.....
41	88 52	78 37	70 92	65 81	62 69	58 93	53 41	49 61	47 30	.....	45 09	41 93	40 00	.....	.....
42	88 89	78 86	71 58	66 68	63 78	59 40	53 99	50 34	48 18	.....	45 66	42 63	40 81	.....	.....
43	89 30	79 41	72 31	67 63	64 94	59 91	54 64	51 15	49 15	.....	46 31	43 40	41 71	.....	.....
44	89 77	80 02	73 12	68 67	66 20	60 49	55 35	52 03	50 20	.....	47 03	44 24	42 70	.....	.....
45	90 28	80 68	74 00	69 79	67 54	61 13	56 13	53 00	51 32	.....	47 81	45 17	43 75	.....	.....
46	90 86	81 44	74 98	71 03	.....	61 84	57 02	54 06	.....	.....	48 68	46 18	.....	.....	.....
47	91 49	82 25	76 04	72 35	.....	62 62	57 96	55 20	.....	.....	49 64	47 30	.....	.....	.....
48	92 21	83 18	77 23	73 81	.....	63 50	59 03	56 46	.....	.....	50 71	48 52	.....	.....	.....
49	93 00	84 19	78 52	75 36	.....	64 48	60 20	57 82	.....	.....	51 88	49 85	.....	.....	.....
50	93 86	85 30	79 91	77 02	.....	65 54	61 46	59 28	.....	.....	53 16	51 29	.....	.....	.....
51	94 83	86 52	81 43	.....	.....	66 72	62 86	.....	.....	.....	54 57	.....	.....	.....	.....
52	95 89	87 86	83 08	.....	.....	68 02	64 37	.....	.....	.....	56 12	.....	.....	.....	.....
53	97 06	89 32	84 86	.....	.....	69 43	66 02	.....	.....	.....	57 81	.....	.....	.....	.....
54	98 35	90 92	86 79	.....	.....	70 99	67 82	.....	.....	.....	59 67	.....	.....	.....	.....
55	99 77	92 66	88 86	.....	.....	72 71	69 77	.....	.....	.....	61 69	.....	.....	.....	.....
56	101 31	94 56	.....	.....	.....	74 58	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	103 03	96 62	.....	.....	.....	76 65	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	104 91	98 88	.....	.....	.....	78 91	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	106 97	101 32	.....	.....	.....	81 38	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	109 23	103 96	.....	.....	.....	84 08	.....	.....	.....	.....	.....	.....	.....	.....	.....
61	111 71	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	114 43	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	117 42	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	120 67	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	124 24	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates multiply annual by .515.
For quarterly rates multiply annual by .2625.

Premium Rates (Participating) for $10 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3½% Reserve. Commuted Value, $1,822.

Adopted July 1, 1916.

Age of Insured	LIFE Continuous Income — Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	ENDOWMENT at 65 Survivorship Income — Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-YEAR ENDOWMENT Survivorship Income — Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
20	$36 22	$34 36	$32 58	$31 46	$30 72	$41 94	$39 84	$38 13	$37 18	$36 23	117 10	111 32	107 26	104 88	103 81
21	36 91	35 05	33 27	32 13	31 36	43 09	40 87	39 15	38 18	37 22	116 72	110 71	106 52	104 12	103 07
22	37 69	35 82	34 03	32 87	32 07	44 30	41 97	40 23	39 24	38 27	116 32	110 09	105 78	103 36	102 26
23	38 55	36 62	34 84	33 65	32 81	45 57	43 13	41 36	40 35	39 37	115 98	109 54	105 12	102 64	101 55
24	39 43	37 46	35 65	34 44	33 58	46 91	44 36	42 54	41 52	40 52	115 68	109 02	104 45	101 93	100 79
25	40 38	38 34	36 51	35 27	34 40	48 37	45 70	43 82	42 78	41 77	115 34	108 47	103 78	101 19	100 05
26	41 40	39 31	37 43	36 17	35 27	49 92	47 11	45 16	44 08	43 07	115 08	107 99	103 17	100 53	99 34
27	42 47	40 31	38 38	37 10	36 18	51 62	48 64	46 60	45 48	44 47	114 84	107 52	102 55	99 86	98 67
28	43 57	41 36	39 36	38 05	37 11	53 46	50 26	48 12	46 95	45 94	114 63	107 07	101 95	99 19	98 01
29	44 76	42 47	40 43	39 07	38 10	55 47	51 99	49 74	48 51	47 50	114 44	106 64	101 36	98 53	97 34
30	46 02	43 66	41 52	40 14	39 15	57 66	53 86	51 48	50 19	49 18	114 34	106 31	100 86	97 96	96 77
31	47 35	44 90	42 69	41 29	40 27	60 00	55 87	53 34	51 98	50 97	114 27	106 00	100 38	97 41	96 25
32	48 75	46 18	43 88	42 47	41 41	62 50	58 03	55 32	53 88	52 88	114 27	105 76	99 96	96 94	95 77
33	50 28	47 56	45 16	43 76	42 65	65 17	60 35	57 43	55 91	54 91	114 32	105 59	99 58	96 51	95 32
34	51 89	49 04	46 52	45 11	43 95	68 06	62 89	59 73	58 11	57 11	114 44	105 50	99 27	96 15	94 96
35	53 63	50 61	47 99	46 57	45 35	71 17	65 65	62 23	60 49	59 49	114 65	105 47	99 03	95 89	94 70
36	55 44	52 25	49 54	48 04	46 81	74 49	68 58	64 89	63 02	61 99	114 91	105 52	98 86	95 67	94 39
37	57 31	53 96	51 13	49 59	48 32	78 19	71 86	67 87	65 84	64 77	115 30	105 69	98 81	95 56	94 20
38	59 38	55 84	52 89	51 27	49 96	82 08	75 32	70 98	68 76	67 65	115 77	105 95	98 89	95 51	94 06
39	61 60	57 89	54 79	53 08	51 71	86 38	79 21	74 45	72 02	70 85	116 32	106 31	99 08	95 56	94 08
40	63 93	60 03	56 79	54 96	53 53	91 03	83 47	78 23	75 55	74 31	116 98	106 83	99 41	95 72	94 20
41	66 45	62 31	58 88	56 93	55 50	96 09	88 14	82 36	79 40	78 08	117 77	107 47	99 84	95 98	94 46
42	69 11	64 71	61 07	59 03	57 54	101 63	93 22	86 84	83 57	82 16	118 74	108 28	100 43	96 41	94 84
43	72 01	67 33	63 43	61 29	59 74	107 76	98 80	91 76	88 15	86 65	119 84	109 21	101 14	96 98	95 37
44	75 15	70 11	65 95	63 69	62 09	114 53	104 89	97 12	93 14	91 54	121 15	110 32	102 02	97 74	96 08
45	78 46	73 06	68 56	66 19	64 55	------	------	------	------	------	122 60	111 59	103 02	98 65	96 91
46	82 02	76 25	71 42	68 92	67 21	------	------	------	------	------	124 20	113 04	104 21	99 72	97 89
47	85 81	79 60	74 44	71 82	70 02	------	------	------	------	------	126 12	114 68	105 62	100 98	99 05
48	89 90	83 24	77 72	74 91	73 04	------	------	------	------	------	128 21	116 56	107 28	102 45	100 43
49	94 27	87 11	81 24	78 22	76 27	------	------	------	------	------	130 52	118 67	109 18	104 12	101 98
50	98 96	91 28	85 02	81 74	79 68	------	------	------	------	------	133 11	121 05	111 32	106 04	103 76
51	103 97	95 72	89 04	85 47	83 32	------	------	------	------	------	136 01	123 74	113 80	108 26	105 85
52	109 40	100 55	93 34	89 47	87 22	------	------	------	------	------	139 29	126 78	116 60	110 75	108 21
53	115 18	105 69	97 91	93 70	91 34	------	------	------	------	------	142 93	130 16	119 69	113 51	110 89
54	121 43	111 28	102 88	98 29	95 80	------	------	------	------	------	147 04	133 96	123 19	116 65	113 82
55	128 09	117 25	108 16	103 14	100 52	------	------	------	------	------	151 61	138 22	127 09	120 17	117 17
56	135 20	123 62	113 80	108 33	105 53	------	------	------	------	------	156 60	142 86	131 32	124 02	120 84
57	142 88	130 49	119 86	113 89	110 94	------	------	------	------	------	162 07	147 95	135 94	128 26	124 86
58	151 06	137 84	126 31	119 81	116 66	------	------	------	------	------	168 04	153 49	140 96	132 89	129 26
59	159 84	145 74	133 23	126 21	122 84	------	------	------	------	------	174 56	159 53	146 45	138 01	134 66
60	169 21	154 23	140 67	133 06	129 42	------	------	------	------	------	181 72	166 19	152 49	143 67	139 41
61	179 22	163 36	148 69	140 41	136 47	------	------	------	------	------	189 52	173 44	159 08	149 83	145 19
62	189 99	173 20	157 32	148 28	143 99	------	------	------	------	------	198 13	181 46	166 38	156 60	151 54
63	201 70	183 86	166 66	156 75	152 10	------	------	------	------	------	207 59	190 28	174 42	164 02	158 48
64	214 32	195 25	176 68	165 74	160 74	------	------	------	------	------	217 99	199 96	183 24	172 11	166 05
65	228 00	207 55	187 52	175 42	170 01	------	------	------	------	------	229 45	210 61	192 99	180 98	174 35

LIFE ANNUITY RATES—MEN.

SEVENTH MONTH 1ST, 1916.

Age at Last Birthday	Price of an Annuity of				Annuity Purchased by $1,000			
	$100 Yearly	$50 Half Yearly	$25 Quarterly	$10 Monthly	Yearly Annuity	Half Yearly Annuity	Quarterly Annuity	Monthly Annuity
20	$2180	$2199	$2208	$2663	$45 87	$22 74	$11 32	$ 3 76
21	2164	2185	2194	2646	46 17	22 88	11 39	3 78
22	2152	2170	2179	2628	46 47	23 04	11 47	3 81
23	2136	2154	2163	2609	46 82	23 21	11 56	3 83
24	2120	2138	2147	2590	47 17	23 39	11 64	3 86
25	2103	2121	2130	2570	47 55	23 57	11 74	3 89
26	2087	2105	2114	2549	47 92	23 75	11 83	3 92
27	2069	2087	2096	2527	48 33	23 96	11 93	3 96
28	2051	2069	2078	2505	48 76	24 17	12 03	3 99
29	2032	2049	2058	2482	49 21	24 40	12 15	4 03
30	2013	2030	2039	2459	49 68	24 63	12 26	4 07
31	1992	2009	2018	2434	50 20	24 89	12 39	4 11
32	1973	1989	1998	2409	50 68	25 14	12 51	4 15
33	1951	1967	1976	2383	51 26	25 42	12 65	4 20
34	1930	1946	1954	2357	51 81	25 69	12 79	4 24
35	1907	1923	1932	2329	52 44	26 00	12 94	4 29
36	1883	1899	1908	2301	53 11	26 33	13 10	4 35
37	1860	1875	1884	2272	53 76	26 67	13 27	4 40
38	1835	1850	1859	2242	54 50	27 03	13 45	4 46
39	1810	1825	1833	2211	55 25	27 40	13 64	4 52
40	1784	1799	1807	2180	56 05	27 79	13 84	4 59
41	1758	1772	1780	2147	56 88	28 22	14 04	4 66
42	1731	1746	1753	2114	57 77	28 64	14 26	4 73
43	1702	1717	1724	2080	58 75	29 12	14 50	4 81
44	1674	1688	1695	2045	59 74	29 62	14 75	4 89
45	1645	1659	1666	2011	60 79	30 14	15 01	4 97
46	1615	1629	1636	1974	61 92	30 69	15 28	5 07
47	1584	1598	1605	1937	63 13	31 29	15 58	5 16
48	1554	1567	1574	1900	64 35	31 91	15 88	5 26
49	1522	1536	1542	1861	65 70	32 55	16 21	5 37
50	1490	1503	1509	1822	67 11	33 27	16 57	5 49
51	1458	1470	1476	1782	68 59	34 01	16 94	5 61
52	1424	1437	1442	1742	70 22	34 79	17 34	5 74
53	1391	1403	1409	1701	71 89	35 64	17 74	5 88
54	1357	1369	1375	1659	73 69	36 52	18 18	6 03
55	1323	1334	1340	1617	75 59	37 48	18 66	6 18
56	1287	1299	1304	1574	77 70	38 49	19 17	6 35
57	1252	1263	1269	1532	79 87	39 59	19 70	6 53
58	1217	1228	1233	1488	82 17	40 72	20 28	6 72
59	1181	1192	1197	1445	84 67	41 95	20 89	6 92
60	1146	1156	1161	1401	87 26	43 25	21 53	7 14
61	1110	1119	1124	1357	90 09	44 68	22 24	7 37
62	1073	1088	1087	1313	93 20	46 17	23 00	7 62
63	1038	1047	1051	1269	96 34	47 76	23 79	7 88
64	1001	1010	1014	1225	99 90	49 50	24 65	8 16
65	966	975	979	1182	103 52	51 28	25 54	8 46
66	935	943	947	1145	106 95	53 02	26 40	8 73
67	903	911	915	1107	110 74	54 88	27 32	9 03
68	873	880	884	1068	114 55	56 82	28 28	9 36
69	841	849	852	1030	118 91	58 89	29 34	9 71
70	810	817	820	992	123 46	61 20	30 49	10 08
71	784	790	793	959	127 55	63 29	31 53	10 43
72	756	762	765	926	132 28	65 62	32 68	10 80
73	730	736	738	893	136 99	67 93	33 88	11 20
74	702	708	710	860	142 45	70 62	35 21	11 63
75	676	681	684	829	147 93	73 42	36 55	12 06
76	656	661	664	805	152 44	75 64	37 65	12 42
77	637	641	644	781	156 99	78 00	38 82	12 80
78	617	622	624	757	162 07	80 39	40 06	13 21
79	598	602	604	733	167 22	83 06	41 39	13 64
80	578	582	584	708	173 01	85 91	42 81	14 12

NOTE.—A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

NOTE.—For ages greater than 80 the rates are the same as for age 80.

LIFE ANNUITY RATES—WOMEN.

SEVENTH MONTH 1ST, 1916.

Age at Last Birthday	Price of an Annuity of				Annuity Purchased by $1,000			
	$100 Yearly	$50 Half Yearly	$25 Quarterly	$10 Monthly	Yearly Annuity	Half Yearly Annuity	Quarterly Annuity	Monthly Annuity
20	$2320	$2340	$2350	$2833	$43 10	$21 37	$10 64	$3 53
21	2305	2325	2335	2815	43 38	21 51	10 71	3 55
22	2289	2309	2319	2796	43 69	21 65	10 78	3 58
23	2274	2293	2303	2777	43 98	21 81	10 86	3 60
24	2257	2277	2286	2756	44 31	21 96	10 94	3 63
25	2239	2259	2269	2737	44 66	22 13	11 02	3 65
26	2222	2241	2251	2715	45 00	22 31	11 11	3 68
27	2204	2223	2233	2693	45 37	22 49	11 20	3 71
28	2185	2205	2214	2670	45 77	22 68	11 29	3 75
29	2166	2185	2194	2646	46 17	22 88	11 39	3 78
30	2146	2165	2174	2622	46 60	23 09	11 50	3 81
31	2125	2144	2153	2597	47 06	23 32	11 61	3 85
32	2103	2122	2131	2571	47 55	23 56	11 73	3 89
33	2082	2101	2109	2545	48 03	23 80	11 85	3 93
34	2060	2079	2087	2517	48 54	24 05	11 98	3 97
35	2037	2055	2064	2489	49 09	24 33	12 11	4 02
36	2013	2031	2040	2460	49 68	24 62	12 25	4 07
37	1988	2006	2015	2431	50 30	24 93	12 41	4 11
38	1964	1982	1990	2400	50 92	25 23	12 56	4 17
39	1938	1956	1964	2369	51 60	25 56	12 73	4 22
40	1912	1929	1937	2337	52 30	25 92	12 91	4 28
41	1885	1902	1910	2304	53 05	26 29	13 09	4 34
42	1857	1874	1882	2271	53 85	26 68	13 28	4 40
43	1829	1846	1853	2236	54 67	27 09	13 49	4 47
44	1800	1817	1824	2201	55 56	27 52	13 71	4 54
45	1771	1787	1795	2166	56 47	27 98	13 93	4 62
46	1741	1756	1764	2129	57 44	28 47	14 17	4 70
47	1710	1725	1733	2092	58 48	28 99	14 43	4 78
48	1679	1694	1701	2053	59 56	29 52	14 70	4 87
49	1647	1662	1669	2014	60 72	30 08	14 98	4 97
50	1615	1629	1636	1975	61 92	30 69	15 28	5 06
51	1582	1595	1602	1934	63 21	31 35	15 61	5 17
52	1548	1561	1568	1893	64 60	32 03	15 94	5 28
53	1514	1527	1534	1852	66 05	32 74	16 30	5 40
54	1480	1492	1499	1810	67 57	33 51	16 68	5 53
55	1444	1456	1463	1767	69 25	34 34	17 09	5 66
56	1408	1421	1427	1724	70 97	35 19	17 52	5 80
57	1374	1385	1391	1680	72 78	36 10	17 97	5 95
58	1338	1348	1355	1636	74 74	37 09	18 45	6 11
59	1301	1312	1318	1591	76 86	38 11	18 97	6 29
60	1265	1275	1281	1546	79 05	39 22	19 52	6 47
61	1228	1237	1243	1501	81 43	40 42	20 11	6 66
62	1190	1200	1205	1456	84 03	41 67	20 75	6 87
63	1154	1163	1169	1411	86 66	42 99	21 39	7 09
64	1117	1126	1131	1365	89 58	44 40	22 10	7 33
65	1079	1088	1093	1321	92 68	45 96	22 87	7 57
66	1042	1050	1055	1275	95 97	47 62	23 70	7 84
67	1004	1013	1018	1230	99 60	49 36	24 56	8 13
68	968	976	981	1185	103 31	51 23	25 48	8 44
69	930	939	943	1140	107 58	53 25	26 51	8 77
70	894	902	906	1096	111 86	55 43	27 59	9 12
71	857	874	878	1052	115 84	57 21	28 47	9 42
72	829	847	850	1028	119 19	59 03	29 41	9 73
73	812	819	822	994	123 15	61 05	30 41	10 06
74	784	791	795	960	127 55	63 21	31 45	10 42
75	756	763	766	926	132 28	65 53	32 64	10 80
76	733	739	742	897	136 43	67 66	33 69	11 15
77	708	714	717	868	141 24	70 03	34 87	11 52
78	685	690	693	838	145 99	72 46	36 08	11 93
79	660	666	668	809	151 52	75 08	37 43	12 36
80	637	642	644	780	156 99	77 88	38 82	12 82

NOTE.—A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

NOTE.—For ages greater than 80 the rates are the same as for age 80.

Largest Amount of Insurance it will write on a Single Life, $100,000.

Premiums for Each $1,000 Insurance (Participating)

Adopted June, 1912.

Including Total and Permanent Disability

Age at Issue	LIFE: Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	Single Payment Premiums	ENDOWMENT Continuous Annual Premiums: 10 Years	15 years	20 Years	25 Years	30 Years	20 Payment 30 Year Endowment	*10 Year Convertible Term. Adopted 1911
20	$14 83	$36 62	$27 06	$22 43	$19 90	$18 18	$301 39	$91 29	$57 83	$41 52	$32 07	$26 06	$32 73	$8 54
21	15 15	37 20	27 52	22 80	20 23	18 49	306 08	91 33	57 88	41 58	32 14	26 15	32 81	8 60
22	15 49	37 80	27 97	23 18	20 57	18 80	310 88	91 38	57 94	41 64	32 21	26 24	32 90	8 67
23	15 85	38 42	28 44	23 57	20 93	19 14	315 96	91 43	57 99	41 71	32 29	26 33	33 00	8 74
24	16 22	39 07	28 92	23 98	21 30	19 49	321 16	91 48	58 05	41 78	32 38	26 44	33 11	8 82
25	16 61	39 74	29 43	24 41	21 68	19 85	326 55	91 53	58 12	41 86	32 47	26 55	33 22	8 91
26	17 03	40 44	29 95	24 85	22 09	20 23	332 13	91 59	58 19	41 94	32 57	26 68	33 35	9 00
27	17 46	41 16	30 50	25 31	22 57	20 62	337 91	91 65	58 26	42 03	32 68	26 82	33 49	9 10
28	17 92	41 91	31 06	25 79	22 94	21 04	343 90	91 72	58 34	42 12	32 80	26 98	33 64	9 20
29	18 40	42 69	31 65	26 29	23 40	21 48	350 09	91 79	58 43	42 23	32 94	27 15	33 80	9 32
30	18 91	43 50	32 26	26 81	23 88	21 93	356 50	91 87	58 52	42 35	33 08	27 33	33 99	9 45
31	19 44	44 34	32 89	27 35	24 38	22 41	363 13	91 95	58 62	42 47	33 24	27 54	34 19	9 59
32	20 01	45 20	33 55	27 91	24 90	22 92	370 00	92 04	58 74	42 61	33 42	27 77	34 41	9 74
33	20 61	46 11	34 24	28 50	25 45	23 45	377 10	92 14	58 86	42 76	33 62	28 02	34 65	9 91
34	21 23	47 04	34 95	29 12	26 03	24 01	384 44	92 25	58 99	42 93	33 83	28 30	34 92	10 10
35	21 90	48 01	35 70	29 76	26 63	24 60	392 03	92 37	59 13	43 12	34 07	28 62	35 22	10 30
36	22 60	49 02	36 47	30 43	27 27	25 22	399 87	92 49	59 29	43 32	34 34	28 98	35 55	10 53
37	23 35	50 06	37 28	31 14	27 93	25 88	407 97	92 63	59 47	43 55	34 64	29 35	35 91	10 78
38	24 13	51 15	38 12	31 88	28 64	26 58	416 34	92 78	59 67	43 81	34 97	29 77	36 32	11 06
39	24 97	52 27	38 99	32 65	29 38	27 32	424 97	92 95	59 88	44 09	35 34	30 24	36 76	11 38
40	25 85	53 44	39 91	33 46	30 17	28 11	433 88	93 13	60 13	44 41	35 75	30 77	37 26	11 73
41	26 79	54 65	40 86	34 32	31 00	28 95	443 06	93 34	60 40	44 76	36 21	31 34	37 80	12 25
42	27 79	55 92	41 86	35 22	31 88	29 84	452 53	93 57	60 70	45 16	36 72	31 99	38 40	12 82
43	28 85	57 23	42 91	36 17	32 82	30 80	462 26	93 82	61 04	45 60	37 29	32 69	39 06	13 47
44	29 98	58 60	44 01	37 17	33 81	31 82	472 32	94 11	61 42	46 10	37 92	33 48	39 79	14 20
45	31 18	60 02	45 16	38 24	34 87	32 91	482 65	94 43	61 85	46 65	38 62	34 35	40 59	15 01
46	32 52	61 51	46 38	39 36	36 01	34 09	493 26	94 79	62 33	47 27	39 46	35 36	41 48	15 98
47	33 95	63 06	47 65	40 56	37 22	35 34	504 15	95 20	62 86	47 96	40 39	36 48	42 44	16 96
48	35 47	64 67	49 00	41 83	38 61	36 69	515 31	95 66	63 46	48 73	41 42	37 70	43 51	18 11
49	37 10	66 36	50 42	43 18	39 90	38 13	526 73	96 18	64 14	49 59	42 56	39 04	44 66	19 40
50	38 83	68 11	51 91	44 61	41 38	39 68	538 38	96 75	64 88	50 53	43 82	40 50	45 93	20 84
51	40 61	69 94	53 48	46 14	42 97	41 35	550 27	97 39	65 71	51 58	45 13	42 02	47 30	22 44
52	42 51	71 85	55 14	47 76	44 67	43 13	562 35	98 10	66 63	52 75	46 57	43 69	48 80	24 22
53	44 53	73 83	56 89	49 50	46 50	45 05	574 63	98 88	67 65	54 03	48 15	45 50	50 42	26 20
54	46 68	75 91	58 74	51 36	48 46	47 11	587 10	99 75	68 78	55 46	49 87	47 46	52 18	28 40
55	48 98	78 08	60 71	53 34	50 56	49 32	599 72	100 72	70 03	57 02	51 75	49 58	54 09	30 84
56	51 44	80 35	62 79	55 47	52 82	51 70	612 48	101 78	71 41	58 75	53 82	51 89	56 17	.....
57	54 06	82 73	65 01	57 76	55 26	54 26	625 36	102 97	72 95	60 66	56 09	.....	.....	.....
58	56 87	85 22	67 37	60 21	57 88	57 00	638 34	104 28	74 65	62 75	58 55	.....	.....	.....
59	59 87	87 85	69 90	62 85	60 71	59 96	651 41	105 73	76 52	65 05	61 23	.....	.....	.....
60	63 08	90 61	72 60	65 68	63 76	63 13	664 58	107 33	78 60	67 57	64 16	.....	.....	.....
61	66 51	93 52	75 48	68 74	67 04	.....	677 69	109 11	80 89	70 34	67 34	.....	.....	.....
62	70 19	96 61	78 58	72 04	70 58	.....	690 88	111 08	83 41	73 37	.....	.....	.....	.....
63	74 12	99 88	81 91	75 60	74 41	.....	704 02	113 26	86 19	76 68	.....	.....	.....	.....
64	78 34	103 35	85 48	79 45	78 53	.....	717 14	115 67	89 24	80 31	.....	.....	.....	.....
65	82 86	107 04	89 33	83 61	82 98	.....	730 20	118 33	92 60	84 28	.....	.....	.....	.....

For semi-annual rates, multiply by 1.04 and divide by 2.
For Quarterly rates, multiply by 1.06 and divide by 4.
*10 Year Term policies may at any time within seven years, be exchanged for any regular form of policy, except Term or Continuous Monthly Income policies without medical re-examination.

Premium Rates (Participating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3½% Reserve. **Commuted Value, $1,754.00.**

Age of Insured.	LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary. 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
20	$30 95	$29 06	$27 47	$26 44	$26 01	$45 92	$43 18	$41 02	$39 80	$39 34
21	31 59	29 64	28 03	27 00	26 57	46 64	43 85	41 69	40 45	39 99
22	32 26	30 29	28 66	27 60	27 17	47 40	44 57	42 39	41 12	40 66
23	32 98	30 94	29 31	28 23	27 80	48 18	45 30	43 07	41 80	41 34
24	33 73	31 64	29 96	28 88	28 45	49 02	46 07	43 81	42 52	42 06
25	34 53	32 37	30 67	29 59	29 13	49 88	46 88	44 60	43 30	42 82
26	35 37	33 18	31 43	30 33	29 87	50 79	47 69	45 39	44 07	43 59
27	36 26	33 98	32 20	31 08	30 62	51 73	48 57	46 21	44 87	44 39
28	37 21	34 86	33 04	31 89	31 43	52 73	49 49	47 09	45 72	45 24
29	38 22	35 77	33 90	32 75	32 27	53 77	50 43	47 98	46 61	46 11
30	39 29	36 75	34 83	33 65	33 17	54 87	51 44	48 92	47 52	47 02
31	40 41	37 77	35 78	34 58	34 10	56 03	52 46	49 89	48 47	47 97
32	41 63	38 87	36 83	35 60	35 10	57 25	53 56	50 92	49 45	48 95
33	42 92	40 04	37 90	36 65	36 15	58 53	54 72	51 98	50 52	49 99
34	44 27	41 25	39 04	37 74	37 24	59 91	55 93	53 12	51 61	51 08
35	45 73	42 54	40 26	38 94	38 41	61 32	57 19	54 29	52 75	52 20
36	47 27	43 94	41 54	40 17	39 64	62 86	58 53	55 58	53 92	53 37
37	48 95	45 42	42 93	41 51	40 96	64 46	59 95	56 83	55 20	54 62
38	50 70	46 98	44 36	42 87	42 32	66 17	61 44	58 20	56 50	55 92
39	52 61	48 67	45 91	44 38	43 80	67 95	63 01	59 62	57 87	57 27
40	54 60	50 43	47 52	45 94	45 34	69 85	64 67	61 14	59 31	58 69
41	56 78	52 34	49 27	47 61	46 99	71 89	66 44	62 74	60 82	60 20
42	59 11	54 40	51 14	49 39	48 74	74 04	68 33	64 42	62 43	61 78
43	61 59	56 58	53 12	51 27	50 60	76 33	70 33	66 20	64 14	63 44
44	64 24	58 94	55 22	53 28	52 58	78 78	72 45	68 10	65 92	65 20
45	67 12	61 46	57 50	55 41	54 69	81 40	74 78	70 12	67 81	67 07
46	70 29	64 26	60 02	57 81	57 04	84 18	77 15	72 28	69 83	69 04
47	73 71	67 28	62 72	60 37	59 55	87 17	79 76	74 57	71 98	71 14
48	77 35	70 49	65 62	63 07	63 21	90 36	82 54	77 02	74 26	73 37
49	81 29	73 97	68 72	65 98	65 07	93 76	85 51	79 63	76 68	75 74
50	85 51	77 71	72 05	69 09	68 11	97 40	88 69	82 40	79 26	78 25
51	89 90	81 57	75 48	72 29	71 23	101 28	92 11	85 39	82 01	80 93
52	94 62	85 74	79 14	75 69	74 56	105 44	95 75	88 57	84 92	83 77
53	99 59	90 21	83 08	79 33	78 11	109 91	99 66	92 00	88 07	86 82
54	105 06	94 98	87 28	83 22	81 88	114 69	103 89	95 68	91 43	90 09
55	110 87	100 14	91 81	87 35	85 91	119 79	108 42	99 66	95 00	93 56
56	117 09	105 68	96 66	91 81	90 23	125 30	113 27	103 87	98 87	97 29
57	123 74	111 57	101 85	96 52	94 82	131 21	118 54	108 44	103 01	101 61
58	130 90	117 97	107 43	101 62	99 75	137 55	124 21	113 36	107 48	105 61
59	138 56	124 81	113 41	107 05	105 01	144 39	130 39	118 69	112 28	110 24
60	146 81	132 17	119 86	112 90	110 64	151 75	136 87	124 42	117 46	115 20

ANNUITY RATES—MALES.

Age Last Birthday	Price of $100 Annuity			Annuity Purchased by $1,000		
	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
25	$2007 00	$2032 00	$2044 50	$49 83	$24 61	$12 23
26	1990 00	2015 00	2027 50	50 25	24 81	12 33
27	1973 00	1998 00	2010 50	50 68	25 03	12 44
28	1955 00	1980 00	1992 50	51 15	25 25	12 55
29	1937 00	1962 00	1974 50	51 69	25 48	12 66
30	1918 00	1943 00	1955 50	52 14	25 73	12 79
31	1898 00	1923 00	1935 50	52 69	26 00	12 92
32	1878 00	1903 00	1915 50	53 25	26 27	13 06
33	1857 00	1882 00	1894 50	53 85	26 57	13 20
34	1835 00	1860 00	1872 50	54 50	26 88	13 33
35	1813 00	1838 00	1850 50	55 16	27 20	13 51
36	1791 00	1816 00	1828 50	55 83	27 58	13 67
37	1767 00	1792 00	1804 50	56 59	27 90	13 86
38	1743 00	1768 00	1780 50	57 37	28 28	14 01
39	1718 00	1743 00	1755 50	58 21	28 69	14 24
40	1693 00	1718 00	1730 50	59 07	29 10	14 48
41	1667 00	1692 00	1704 50	59 99	29 55	14 67
42	1640 00	1665 00	1677 50	60 98	30 03	14 90
43	1613 00	1638 00	1650 50	62 00	30 53	15 15
44	1585 00	1610 00	1622 50	63 09	31 06	15 41
45	1556 00	1581 00	1593 50	64 27	31 63	15 69
46	1527 00	1552 00	1564 50	65 49	32 22	15 94
47	1496 00	1523 00	1535 50	66 79	32 83	16 23
48	1467 00	1492 00	1504 50	68 17	33 51	16 58
49	1436 00	1461 00	1473 50	69 64	34 22	16 97
50	1405 00	1430 00	1442 50	71 17	34 97	17 28
51	1373 00	1398 00	1410 50	72 83	35 77	17 73
52	1340 00	1365 00	1377 50	74 63	36 63	18 15
53	1307 00	1332 00	1344 50	76 51	37 54	18 59
54	1274 00	1299 00	1311 50	78 49	38 49	19 08

NOTE.—Rates for ages under twenty-five will be furnished on application to the Home Office. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

ANNUITY RATES—MALES.

Age Last Birthday	Price of $100 Annuity			Annuity Purchased by $1,000		
	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
55	$1240 00	$1265 00	$1277 50	$80 65	$39 53	$19 57
56	1206 00	1231 00	1243 50	82 92	40 62	20 11
57	1171 00	1196 00	1208 50	85 40	41 81	20 69
58	1136 00	1161 00	1173 50	88 03	43 07	21 31
59	1101 00	1126 00	1138 50	90 83	44 40	21 96
60	1066 00	1091 00	1103 50	93 81	45 83	22 66
61	1031 00	1056 00	1068 50	96 99	47 35	23 40
62	995 00	1020 00	1032 50	100 50	49 02	24 21
63	959 00	984 00	996 50	104 28	50 81	25 09
64	923 00	948 00	960 50	108 24	52 74	26 03
65	888 00	913 00	925 50	112 61	54 78	27 01
66	856 00	881 00	893 50	116 82	56 75	27 99
67	825 00	850 00	862 50	121 21	58 82	28 99
68	796 00	821 00	833 50	125 63	60 90	30 00
69	768 00	793 00	805 50	130 21	63 05	31 04
70	742 00	767 00	779 50	134 77	65 19	32 07
71	717 00	742 00	754 50	139 47	67 39	33 14
72	694 00	719 00	731 50	144 09	69 54	34 18
73	671 00	696 00	708 50	149 03	71 84	35 29
74	650 00	675 00	687 50	153 85	74 07	36 36
75	630 00	655 00	667 50	158 73	76 34	37 45
76	610 00	635 00	647 50	163 86	78 74	38 51
77	592 00	617 00	629 50	168 92	81 04	39 78
78	574 00	599 00	611 50	174 22	83 47	40 85
79	556 00	583 00	595 50	179 71	85 76	41 88
80	542 00	568 00	580 50	184 16	88 03	43 07
81	528 00	553 00	565 50	189 39	90 42	44 21
82	513 00	538 00	550 50	194 93	92 94	45 41
83	499 00	523 00	535 50	200 30	95 69	46 69
84	485 00	508 00	520 50	207 04	98 43	48 08
85	498 00	493 00	505 50	213 88	101 42	49 46

NOTE.—A pro rata allowance will be made for each quarter of a year elapsed since last birthday. For ages older than eighty-five the rates are the same as for eighty-five.

ANNUITY RATES—FEMALES.

Age Last Birthday	Price of $100 Annuity			Annuity Purchased by $1,000		
	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
25	$2115 00	$2140 00	$2152 50	$47 28	$23 36	$11 61
26	2098 00	2123 00	2135 50	47 66	23 55	11 71
27	2080 00	2105 00	2117 50	48 08	23 75	11 81
28	2062 00	2087 00	2099 50	48 50	23 96	11 91
29	2044 00	2069 00	2081 50	48 92	24 17	12 01
30	2025 00	2050 00	2062 50	49 38	24 39	12 12
31	2006 00	2031 00	2043 50	49 85	24 62	12 24
32	1987 00	2012 00	2024 50	50 33	24 85	12 35
33	1968 00	1993 00	2005 50	50 81	25 09	12 47
34	1949 00	1974 00	1986 50	51 31	25 33	12 59
35	1929 00	1954 00	1966 50	51 84	25 59	12 71
36	1909 00	1934 00	1946 50	52 38	25 85	12 84
37	1889 00	1914 00	1926 50	52 94	26 12	12 96
38	1867 00	1892 00	1904 50	53 56	26 43	13 13
39	1845 00	1870 00	1882 50	54 20	26 74	13 28
40	1822 00	1847 00	1859 50	54 88	27 07	13 45
41	1798 00	1823 00	1835 50	55 62	27 43	13 63
42	1774 00	1799 00	1811 50	56 37	27 79	13 80
43	1748 00	1773 00	1785 50	57 21	28 20	14 00
44	1722 00	1747 00	1759 50	58 07	28 62	14 21
45	1694 00	1719 00	1731 50	59 03	29 09	14 44
46	1666 00	1691 00	1703 50	60 02	29 57	14 66
47	1637 00	1662 00	1674 50	61 09	30 06	14 93
48	1607 00	1632 00	1644 50	62 23	30 64	15 20
49	1576 00	1601 00	1613 50	63 45	31 29	15 50
50	1544 00	1569 00	1581 50	64 77	31 87	15 81
51	1511 00	1536 00	1548 50	66 18	32 55	16 15
52	1478 00	1503 00	1515 50	67 68	33 27	16 50
53	1444 00	1469 00	1481 50	69 25	34 04	16 85
54	1409 00	1434 00	1446 50	70 97	34 87	17 28

NOTE.—Rates for ages under twenty-five will be furnished on application to the Home Office. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

ANNUITY RATES—FEMALES.

Age Last Birthday	Price of $100 Annuity			Annuity Purchased by $1,000		
	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
55	$1374 00	$1399 00	$1411 50	$72 78	$35 74	$17 71
56	1338 00	1363 00	1375 50	74 74	36 68	18 18
57	1301 00	1326 00	1338 50	76 86	37 71	18 68
58	1264 00	1289 00	1301 50	79 11	38 79	19 21
59	1227 00	1252 00	1264 50	81 50	39 94	19 77
60	1189 00	1214 00	1226 50	84 10	41 19	20 36
61	1151 00	1176 00	1188 50	86 88	42 52	21 04
62	1113 00	1138 00	1150 50	89 85	43 94	21 73
63	1075 00	1100 00	1112 50	93 02	45 45	22 47
64	1037 00	1062 00	1074 50	96 43	47 06	23 27
65	1000 00	1025 00	1037 50	100 00	48 78	24 10
66	963 00	988 00	1000 50	103 84	50 61	24 99
67	928 00	953 00	965 50	107 76	52 47	25 88
68	893 00	918 00	930 50	111 99	54 47	26 87
69	860 00	885 00	897 50	116 28	56 50	27 86
70	829 00	853 00	865 50	120 77	58 62	28 80
71	797 00	822 00	834 50	125 47	60 83	29 90
72	766 00	791 00	803 50	130 21	63 05	31 04
73	740 00	765 00	777 50	135 14	65 36	32 16
74	714 00	739 00	751 50	140 06	67 66	33 27
75	690 00	715 00	727 50	144 93	69 93	34 37
76	669 00	693 00	705 50	149 70	72 15	35 46
77	647 00	672 00	684 50	154 56	74 40	36 56
78	629 00	653 00	665 50	159 04	76 57	37 57
79	610 00	635 00	647 50	163 93	78 74	38 51
80	592 00	617 00	629 50	168 92	81 04	39 73
81	574 00	599 00	611 50	174 22	83 47	40 80
82	556 00	581 00	593 50	179 86	86 06	42 15
83	538 00	563 00	575 50	185 97	88 81	43 44
84	520 00	545 00	557 50	192 31	91 74	44 84
85	502 00	527 00	539 50	199 20	94 88	46 34

NOTE.—A pro rata allowance will be made for each quarter of a year elapsed since last birthday. For ages older than eighty-five the rates are the same as for eighty-five.

Largest Amount of Insurance Issued on one life "No specified amount"
Premiums for each $1.000 Insurance (Participating). Adopted July 1, 1909

*Including Total and Permanent Disability Benefits.

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums. Adopted Mar. 18, 1912	10 Years.	15 Years.	20 Years.	30 Years
15	$16 76	$40 15	$30 28	$25 41	$103 59	$66 38	$48 22	$30 95
16	17 07	40 71	30 71	25 78	103 65	66 45	48 30	31 04
17	17 40	41 29	31 15	26 15	103 71	66 52	48 37	31 13
18	17 74	41 90	31 61	26 53	103 78	66 60	48 45	31 24
19	18 10	42 53	32 09	26 95	103 85	66 67	48 54	31 34
20	18 47	43 18	32 59	27 38	103 93	66 76	48 63	31 46
21	18 86	43 86	33 10	27 80	104 01	66 84	48 73	31 59
22	19 27	44 57	33 65	28 25	104 10	66 94	48 84	31 72
23	19 71	45 30	34 20	28 73	104 19	67 04	48 95	31 86
24	20 17	46 05	34 77	29 22	104 28	67 15	49 06	32 02
25	20 63	46 84	35 38	29 74	104 38	67 25	49 18	32 19
26	21 14	47 66	36 00	30 26	104 49	67 37	49 31	32 37
27	21 67	48 51	36 65	30 82	104 60	67 50	49 46	32 57
28	22 22	49 38	37 33	31 41	104 73	67 64	49 61	32 79
29	22 81	50 29	38 03	32 00	104 89	67 78	49 78	33 03
30	23 42	51 24	38 76	32 63	104 99	67 94	49 96	33 28
31	24 07	52 22	39 52	33 29	105 13	68 10	50 16	33 58
32	24 75	53 25	40 30	33 96	105 30	68 28	50 37	33 87
33	25 47	54 31	41 13	34 67	105 46	68 48	50 59	34 22
34	26 23	55 41	41 98	35 41	105 65	68 69	50 85	34 60
35	27 05	56 56	42 88	36 21	105 84	68 92	51 12	35 02
36	27 90	57 74	43 80	37 02	106 05	69 16	51 42	35 46
37	28 79	58 99	44 78	37 87	106 28	69 44	51 75	35 97
38	29 75	60 27	45 79	38 77	106 53	69 73	52 12	36 52
39	30 77	61 60	46 84	39 71	106 80	70 06	52 51	37 12
40	31 83	62 99	47 96	40 70	107 09	70 41	52 96	37 80
41	32 98	64 43	49 11	41 74	107 41	70 81	53 44	38 53
42	34 18	65 94	50 33	42 85	107 77	71 26	53 99	39 35
43	35 47	67 51	51 60	44 01	108 16	71 73	54 58	40 24
44	36 85	69 14	52 93	45 24	108 59	72 28	55 25	41 23
45	38 30	70 85	54 33	46 54	109 07	72 87	55 99	42 32
46	39 85	72 63	55 82	47 90	109 61	73 53	56 80	43 50
47	41 50	74 48	57 37	49 36	110 20	74 27	57 70	44 82
48	43 26	76 43	59 01	50 92	110 96	75 09	58 71	46 24
49	45 14	78 45	60 74	52 57	111 58	75 99	59 82	47 80
50	47 15	80 57	62 56	54 33	112 39	76 98	61 04	49 50
51	49 29	82 78	64 49	56 20	113 28	78 08	62 39	51 35
52	51 55	85 08	66 52	58 20	114 25	79 28	63 86	53 37
53	53 98	87 60	68 67	60 31	115 32	80 63	65 49	55 56
54	56 58	90 02	70 94	62 59	116 51	82 09	67 29	57 93
55	59 34	92 66	73 35	65 02	117 81	83 71	69 27	.....

*For policies issued without Disability Benefits a reduction of 50c per $1,000 will be made (except on Term policies) from the above rates.

For semi-annual rates, multiply by 1.04 and divide by 2.

For quarterly rates, multiply by 1.06 and divide by 4.

Largest Amount of Insurance Issued on one life "No Specified Amount."
Premiums for each $1,000 Insurance (Nonparticipating), Adopted July 1, 1908.

Including Total and Permanent Disability Benefits

Age at Issue	LIFE: Continuous Annual Premiums	LIFE: 10 Annual Premiums	LIFE: 15 Annual Premiums	LIFE: 20 Annual Premiums Adopted Mar. 18, 1913	ENDOWMENT—Continuous Annual Premiums: 10 Years	ENDOWMENT: 15 Years	ENDOWMENT: 20 Years	CONVERTIBLE TERM Adopted Dec. 1912: 5 Year. Convertible within 4 years	10 Year. Convertible within 8 years.	15 Year. Convertible within 12 years.	20 Year. Convertible within 16 years.
15	$14 03	$35 11	$26 03	$21 52	$93 57	$59 29	$42 56	.....	.....	.....	.....
16	14 30	35 61	26 40	21 84	93 61	59 33	42 60	.....	.....	.....	.....
17	14 57	36 13	26 79	22 15	93 65	59 38	42 65	.....	.....	.....	.....
18	14 87	36 67	27 19	22 50	93 69	59 43	42 71	.....	.....	.....	.....
19	15 18	37 23	27 61	22 85	93 73	59 48	42 77	.....	.....	.....	.....
20	15 50	37 81	28 05	23 21	93 78	59 53	42 83	$ 9 55	$ 9 70	$9 89	$10 11
21	15 84	38 41	28 50	23 61	93 81	59 59	42 89	9 61	9 78	9 98	10 21
22	16 19	39 04	28 97	23 99	93 89	59 65	42 97	9 68	9 85	10 06	10 34
23	16 57	39 68	29 46	24 40	93 95	59 72	43 05	9 74	9 94	10 16	10 46
24	16 96	40 36	29 96	24 84	94 01	59 79	43 13	9 81	10 03	10 28	10 60
25	17 37	41 04	30 49	25 27	94 07	59 86	43 21	9 90	10 13	10 40	10 75
26	17 80	41 77	31 04	25 73	94 14	59 94	43 30	9 99	10 23	10 53	10 91
27	18 26	42 52	31 60	26 21	94 21	60 03	43 41	10 08	10 34	10 66	11 09
28	18 73	43 30	32 19	26 72	94 30	60 12	43 51	10 18	10 46	10 83	11 29
29	19 24	44 10	32 81	27 23	94 38	60 22	43 63	10 29	10 59	10 99	11 51
30	19 77	44 95	33 44	27 76	94 47	60 33	43 75	10 40	10 74	11 18	11 75
31	20 33	45 81	34 10	28 34	94 56	60 44	43 91	10 53	10 90	11 38	12 03
32	20 92	46 71	34 79	28 93	94 67	60 56	44 06	10 66	11 08	11 60	12 34
33	21 54	47 65	35 50	29 54	94 78	60 70	44 22	10 81	11 26	11 85	12 68
34	22 20	48 62	36 25	30 18	94 91	60 85	44 42	10 98	11 48	12 13	13 06
35	22 90	49 63	37 02	30 85	95 04	61 02	44 62	11 16	11 70	12 44	13 50
36	23 63	50 67	37 82	31 53	95 18	61 19	44 84	11 36	11 96	12 80	13 98
37	24 40	51 76	38 67	32 28	95 34	61 39	45 10	11 59	12 25	13 19	14 51
38	25 23	52 90	39 56	33 05	95 51	61 61	45 38	11 83	12 58	13 64	15 13
39	26 11	54 05	40 46	33 86	95 70	61 85	45 68	12 09	12 93	14 14	15 79
40	27 03	55 27	41 42	34 71	95 91	62 11	46 03	12 39	13 34	14 70	16 54
41	28 01	56 54	42 42	35 60	96 14	62 41	46 41	12 71	13 79	15 39	17 43
42	29 05	57 84	43 46	36 54	96 49	62 75	46 84	13 09	14 31	16 17	18 48
43	30 16	59 22	44 56	37 53	96 67	63 11	47 31	13 50	14 90	17 03	19 54
44	31 35	60 64	45 71	38 59	97 00	63 53	47 85	13 98	15 56	18 00	20 79
45	32 60	62 14	46 91	39 70	97 35	63 99	48 44	14 53	16 31	19 09	22 15
46	33 94	63 68	48 19	40 86	97 76	64 51	49 09	15 15	17 30	20 29	23 67
47	35 36	65 29	49 52	42 11	98 21	65 10	49 84	15 85	18 42	21 64	25 32
48	36 88	66 93	50 93	43 45	98 70	65 74	50 66	16 66	19 65	23 14	27 17
49	38 50	68 73	52 41	44 86	99 26	66 46	51 56	17 58	21 04	24 80	29 20
50	40 24	70 56	53 98	46 35	99 89	67 26	52 56	18 60	22 58	26 64	31 42
51	42 08	72 48	55 62	47 95	100 58	68 15	53 68	19 74	24 30	28 78	.....
52	44 03	74 47	57 36	49 66	101 34	69 12	54 91	21 01	26 22	31 15	.....
53	46 13	76 54	59 20	51 46	102 19	70 22	56 28	22 43	28 33	33 77	.....
54	48 37	78 71	61 14	53 40	103 13	71 42	57 77	24 00	30 69	36 65	.....
55	50 75	80 99	63 20	55 48	104 17	72 74	59 44	25 75	33 30	39 83	.....

For policies issued without Disability Benefits a reduction of 50c per $1000 will be made (except on Term policies) from the above rates.

For semi-annual rates multiply by 1.04 and divide by 2.
For quarterly rates multiply by 1.06 and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $20,000. Premiums for each $1,000 Insurance (Participating)

*Including Total and Permanent Disability Benefits.

Age at Issue	Adopted Jan. 1, 1913 — LIFE: Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	ENDOWMENT Continuous Annual Premiums: 10 Years	15 Years	20 Years	Adopted Jan. 1, 1915 — Convertible Term with Guaranteed Values: 5 Years	Adopted May 1, 1909 — Renewable and Convertible Term: 10 Years	20 Years
21	$15 84	$38 41	$28 50	$23 67	$94 36	$59 81	$43 19	$13 78	$12 80	$14 80
22	16 19	39 03	28 97	24 07	94 44	59 89	43 28	13 96	12 95	15 00
23	16 57	39 68	29 46	24 48	94 51	59 96	43 38	14 15	13 10	15 25
24	16 96	40 35	29 96	24 90	94 59	60 03	43 48	14 36	13 25	15 45
25	17 37	41 05	30 49	25 35	94 67	60 11	43 58	14 57	13 40	15 70
26	17 80	41 77	31 03	25 81	94 75	60 20	43 70	14 81	13 60	15 95
27	18 26	42 52	31 60	26 29	94 85	60 29	43 82	15 06	13 75	16 25
28	18 73	43 30	32 19	26 79	94 91	60 39	43 95	15 31	13 95	16 55
29	19 24	44 11	32 80	27 31	95 01	60 49	44 08	15 59	14 15	16 90
30	19 77	44 94	33 44	27 86	95 15	60 59	44 23	15 88	14 35	17 30
31	20 33	45 81	34 10	28 42	95 26	60 72	44 39	16 20	14 60	17 70
32	20 92	46 71	34 79	29 01	95 39	60 84	44 57	16 54	14 80	18 15
33	21 54	47 65	35 50	29 63	95 52	60 98	44 75	16 90	15 05	18 65
34	22 20	48 62	36 25	30 27	95 66	61 14	44 95	17 29	15 35	19 20
35	22 89	49 63	37 02	30 94	95 81	61 31	45 17	17 71	15 65	19 85
36	23 63	50 67	37 83	31 65	95 97	61 51	45 41	18 16	15 90	20 50
37	24 41	51 76	38 67	32 38	96 14	61 73	45 68	18 65	16 50	21 30
38	25 23	52 89	39 55	33 16	96 33	61 98	45 97	19 18	17 10	22 10
39	26 10	54 06	40 46	33 97	96 53	62 24	46 30	19 75	17 80	23 05
40	27 03	55 27	41 42	34 82	96 75	62 53	46 65	20 36	18 50	24 05
41	28 01	56 54	42 41	35 71	97 00	62 85	47 05	21 04	19 30	25 15
42	29 06	57 85	43 46	36 66	97 26	63 21	47 49	21 77	20 10	26 40
43	30 16	59 22	44 56	37 65	97 56	63 60	47 98	22 58	21 00	27 75
44	31 34	60 64	45 71	38 71	97 89	64 04	48 52	23 46	22 00	29 15
45	32 60	62 13	46 91	39 82	98 25	64 52	49 12	24 46	23 10	30 75
46	33 94	63 68	48 19	41 00	98 66	65 06	49 79	25 53	24 30	32 45
47	35 36	65 29	49 52	42 25	99 11	65 65	50 53	26 74	25 70	34 35
48	36 88	66 98	50 93	43 59	99 61	66 31	51 36	28 09	27 30	36 30
49	38 51	68 73	52 41	45 00	100 17	67 04	52 28	29 57	29 10	38 50
50	40 23	70 57	53 97	46 51	100 78	67 84	53 29	31 20	31 00	40 80
51	42 07	72 48	55 62	48 11	101 50	68 74	54 43	32 97	33 10	43 35
52	44 04	74 47	57 36	49 81	102 29	69 72	55 69	34 92	35 30	46 05
53	46 17	76 55	59 20	51 63	103 16	70 80	57 09	37 06	37 70	48 95
54	48 48	78 72	61 14	53 58	104 12	72 00	58 63	39 39	40 30	52 10
55	50 95	80 99	63 20	55 67	105 16	73 32	60 31	41 93	43 10	55 45
56	53 58	83 37	65 39	57 90	106 33	74 82	62 17	. . .	46 20	59 10
57	56 41	85 86	67 72	60 29	107 60	76 47	64 22	. . .	49 60	62 95
58	59 42	88 47	70 20	62 86	109 00	78 27	66 48	. . .	53 30	67 05
59	62 66	91 22	72 85	65 63	110 54	80 31	68 95	. . .	57 30	71 45
60	66 12	94 12	75 68	68 60	112 24	82 52	71 66	. . .	61 70	76 15

Semi-annual rates are 52 per cent of the annual. Quarterly rates are 26½ per cent of the annual.
*For Policies without Disability Benefits, make reduction of 20c per $1,000 insurance

Largest Amount of Insurance it will write on a Single Life, *$30,000. Premiums for each $1,000 Insurance (Participating).

Adopted October 1, 1907 (Except Endowment Rates, and rates for ages 18 to 20, adopted August, 1915).

Age at Issue	LIFE				ENDOWMENT Continuous Annual Premiums					TERM Exchangeable		
	Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	5 Years	10 Years	20 Years
18	.....	.....	.....	$26 70	.....	.....	$46 93	.....	.....	.....	.....	.....
19	.....	.....	.....	27 20	.....	.....	47 02	.....	.....	.....	.....	.....
20	.....	.....	.....	27 70	.....	.....	47 12	.....	.....	.....	.....	.....
21	$19 50	$44 70	$33 60	28 20	101 17	$64 88	47 21	$36 95	$30 40	$12 38	$12 58	$13 10
22	19 90	45 40	34 20	28 70	101 27	64 98	47 31	37 05	30 59	12 46	12 68	13 30
23	20 30	46 20	34 70	29 20	101 36	65 07	47 40	37 14	30 68	12 55	12 79	13 40
24	20 80	46 90	35 30	29 70	101 46	65 17	47 50	37 24	30 87	12 63	12 89	13 60
25	21 30	47 70	35 90	30 20	101 55	65 26	47 59	37 43	30 97	12 73	13 00	13 70
26	21 80	48 60	36 60	30 70	101 65	65 36	47 78	37 52	31 16	12 84	13 12	14 00
27	22 30	49 40	37 20	31 30	101 74	65 55	47 88	37 71	31 35	12 94	13 26	14 20
28	22 90	50 30	37 90	31 90	101 93	65 64	47 97	37 90	31 54	13 06	13 41	14 40
29	23 50	51 30	38 60	32 50	102 03	65 74	48 16	38 09	31 82	13 19	13 57	14 70
30	24 10	52 20	39 40	33 10	102 12	65 93	48 35	38 28	32 02	13 34	13 74	15 00
31	24 80	53 20	40 20	33 80	102 31	66 12	48 55	38 47	32 30	13 49	13 95	15 30
32	25 50	54 30	41 00	34 50	102 41	66 21	48 73	38 76	32 58	13 66	14 15	15 70
33	26 20	55 40	41 80	35 20	102 60	66 40	48 92	39 04	32 96	13 84	14 38	16 10
34	27 00	56 50	42 70	36 00	102 79	66 59	49 21	39 33	33 34	14 03	14 64	16 60
35	27 80	57 70	43 60	36 80	102 98	66 88	49 50	39 61	33 72	14 26	14 92	17 10
36	28 70	58 90	44 50	37 60	103 17	67 07	49 78	39 99	34 10	14 50	15 24	17 70
37	29 60	60 20	45 50	38 50	103 36	67 35	50 06	40 37	34 58	14 78	15 58	18 40
38	30 60	61 50	46 60	39 40	103 55	67 64	50 44	40 75	35 15	15 07	15 98	19 10
39	31 60	62 80	47 60	40 40	103 83	67 92	50 82	41 32	35 72	15 39	16 41	19 90
40	32 70	64 20	48 80	41 40	104 12	68 30	51 20	41 80	36 38	15 75	16 90	20 80
41	33 90	65 70	50 00	42 50	104 40	68 68	51 68	42 37	37 14	16 16	17 47	21 80
42	35 10	67 30	51 20	43 60	104 78	69 06	52 15	43 03	37 90	16 61	18 11	23 00
43	36 40	68 90	52 50	44 80	105 16	69 54	52 72	43 70	38 76	17 13	18 83	24 20
44	37 80	70 50	53 90	46 00	105 54	70 11	53 39	44 55	39 71	17 71	19 66	25 60
45	39 30	72 30	55 30	47 40	106 02	70 68	54 15	45 41	40 75	18 38	20 59	27 20
46	40 90	74 10	56 80	48 80	106 49	71 25	54 91	46 36	41 89	19 15	21 63	28 90
47	42 60	76 00	58 40	50 30	107 06	72 01	55 76	47 40	43 13	20 04	22 81	30 80
48	44 40	78 00	60 10	51 80	107 73	72 77	56 71	48 64	44 55	21 04	24 17	32 90
49	46 30	80 00	61 80	53 50	108 38	73 62	57 76	49 87	46 07	22 16	25 59	35 10
50	48 30	82 20	63 70	55 30	109 15	74 57	58 99	51 30	47 69	23 41	27 23	37 60
51	50 50	84 50	65 60	57 20	110 01	75 62	60 32	52 91	.....	24 81	29 03	40 30
52	52 80	86 80	67 70	59 30	110 96	76 76	61 75	54 62	.....	26 37	31 03	43 30
53	55 30	89 30	69 90	61 40	112 00	78 09	.....	56 43	.....	28 11	33 25	46 50
54	58 00	91 80	72 20	63 80	113 14	79 51	.....	58 52	.....	30 04	35 70	50 00
55	60 80	94 50	74 70	66 20	114 38	81 03	.....	60 70	.....	32 17	38 39	53 70
56	63 80	97 40	77 30	68 90	115 71	82 74	.....	.....	.....	34 53	41 38	57 70
57	67 00	100 30	80 10	71 80	117 23	84 64	.....	.....	.....	37 15	44 66	62 00
58	70 40	103 40	83 00	74 80	118 94	86 73	.....	.....	.....	40 05	49 28	66 60
59	74 10	106 70	86 20	78 10	120 74	89 11	.....	.....	.....	43 24	52 30	71 60
60	78 10	110 20	89 60	81 70	122 83	91 58	.....	.....	.....	46 77	56 63	76 90

For policies containing Disability Rider charge of 10c to $4.40 per thousand is made according to the age of insured and form of policy.

*$15,000 reinsured.

For semi-annual rates multiply by 1.04 and divide by 2.

For quarterly rates multiply by 1.06 and divide by 4.

(Limit $30,000—$15,000 Carried)

Extra Annual Premiums per $1,000 of Insurance for Waiver of Premiums in Event of Total and Permanent Disability of Insured Before Attaining Age 60. (Nonparticipating).

American 3½ per cent — Adopted November, 1914

Age	LIFE				ENDOWMENT		
	Ord.	10 P.	15 P.	20 P.	10-Yr.	15-Yr.	20-Yr.
21	$0 25	$0 35	$0 30	$0 25	$0 10	$0 10	$0 10
22	25	35	30	25	10	10	10
23	25	40	30	25	15	15	15
24	25	40	30	25	15	15	15
25	30	40	35	30	15	15	15
26	30	45	35	30	15	15	15
27	30	45	35	30	15	15	20
28	30	45	35	30	15	20	20
29	35	50	40	35	20	20	20
30	35	50	40	35	20	20	20
31	40	50	40	40	20	20	25
32	40	55	40	40	20	20	25
33	40	55	45	40	25	25	25
34	45	55	45	45	25	25	30
35	45	60	50	45	25	25	30
36	50	60	50	50	30	30	30
37	50	60	50	50	30	30	30
38	55	65	55	55	30	30	35
39	60	65	55	60	30	35	40
40	65	70	60	65	35	35	45
41	70	70	60	70	35	40	50
42	75	75	65	75	40	40	55
43	75	75	65	75	40	45	60
44	80	75	70	80	45	50	65
45	85	80	75	85	45	60	75
46	95	85	80	95	50	65	80
47	1 00	90	90	1 00	60	75	90
48	1 10	95	1 05	1 10	65	90	95
49	1 20	1 00	1 15	1 20	75	1 00	1 05
50	1 30	1 10	1 30	1 30	85	1 15	1 20
51	1 40	1 25	1 45	1 45	1 00	1 30	1 30
52	1 60	1 45	1 60	1 65	1 25	1 50	1 50
53	1 80	1 75	1 85	1 85	1 55	1 65	1 60
54	2 00	2 00	2 10	2 05	1 80	1 90	1 80
55	2 30	2 35	2 40	2 35	2 15	2 10	2 05
56	2 60	2 80	2 75	2 65	2 55	2 45	2 30
57	3 00	3 25	3 15	3 05	3 00	2 80	2 65
58	3 45	3 75	3 60	3 50	3 50	3 20	3 00
59	4 00	4 40	4 20	4 10	4 05	3 70	3 50

Premium Rates (Participating) for $10.00 Monthly Income for 20 Years Certain, with Extra Rates to Continue the Income to Beneficiary During Life.

American 3½% Reserve. **Commuted Value, $1,766.00.**

20-YEAR ENDOWMENT.

Rates for 20 Years Certain.	Extra Rates to Continue Income for Life — Age of Beneficiary			
	25	35	45	55
$87 77	$31 94	$25 44	$21 60	$20 09
87 94	31 22	24 49	20 52	19 96
88 12	30 55	23 59	19 49	17 93
88 30	29 88	22 68	18 42	16 85
88 48	29 21	21 77	17 38	15 76
88 83	28 54	20 88	16 34	14 69
89 00	27 89	19 97	15 34	13 63
89 18	27 26	19 10	14 38	12 59
89 54	26 69	18 29	13 37	11 59
89 89	26 14	17 50	12 47	10 63
90 2[illegible]	25 58	16 73	11 51	9 65
90 60	25 13	16 03	10 63	8 74
90 95	24 70	15 38	9 82	7 85
91 49	24 31	14 70	9 02	6 98
92 00	24 00	14 23	8 38	6 19
92 54	23 78	13 78	7 6	5 47
93 07	23 62	13 32	6 98	4 80
93 77	23 52	12 96	6 46	4 20
94 48	23 45	12 62	5 95	3 62
95 19	23 52	12 43	5 54	3 14
96 07	23 62	12 26	5 16	2 69
96 95	23 78	12 19	4 85	2 30
98 01	24 02	12 19	4 61	1 97
99 25	24 36	12 30	4 46	1 78
100 66	24 72	12 46	4 39	1 61
102 07	25 15	12 72	4 37	1 57
103 64	25 69	13 01	4 42	1 25
105 43	26 26	13 37	4 54	1 18
107 37	26 93	13 80	4 78	1 15
109 67	27 67	14 28	4 94	1 13
112 14	28 58	14 88	5 28	1 20
114 79	29 69	15 58	5 57	1 25
117 62	30 72	16 37	5 93	1 32
120 79	32 04	17 28	6 36	1 44
124 33	33 59	18 29	6 84	1 54
128 21	35 14	19 39	7 37	1 68
132 63	36 93	20 62	7 97	1 81
137 22	38 86	21 98	8 64	2 08
142 34	40 93	23 43	9 38	2 21
147 99	43 15	24 95	10 15	2 41

Largest Amount of Insurance it will write on a Single Life, "Indefinite." All above $10,000 Reinsured.

Premiums for each $1,000 Insurance (Participating).

Adopted April, 1917.

Age at Issue	With Waiver of Premium and Income to Insured in Event of Total and Permanent Disability									TERM Adopted Sept. 1, 1916		
	LIFE (Endowment at 85)					ENDOWMENT Continuous Annual Premiums						
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	30 Annual Premiums	10 Years	15 Years	20 Years	25 Years	5 Years	10 Years	20 Years
15	------	$40 14	$30 15	$25 26	$20 64	$98 43	$63 58	$46 39	$36 44	------	------	------
16	------	40 71	30 59	25 63	20 93	98 61	63 71	46 52	36 54	------	------	------
17	------	41 31	31 03	26 00	21 25	98 75	63 87	46 66	36 64	------	------	------
18	------	41 93	31 48	26 40	21 56	98 91	64 01	46 79	36 74	------	------	------
19	------	42 57	31 98	26 80	21 91	99 07	64 14	46 92	36 85	------	------	------
20	------	43 23	32 48	27 23	22 28	99 25	64 29	47 03	36 97	$10 42	$10 58	$10 87
21	$19 18	43 91	32 99	27 67	22 65	99 41	64 43	47 15	37 10	10 53	10 71	11 02
22	19 58	44 62	33 54	28 13	23 03	99 57	64 58	47 27	37 22	10 63	10 82	11 19
23	20 04	45 36	34 09	28 60	23 43	99 77	64 72	47 39	37 38	10 73	10 95	11 36
24	20 49	46 10	34 65	29 08	23 85	99 92	64 87	47 53	37 51	10 85	11 08	11 55
25	20 97	46 88	35 26	29 59	24 29	100 11	65 01	47 67	37 68	10 97	11 22	11 74
26	21 49	47 71	35 87	30 12	24 75	100 29	65 17	47 82	37 85	11 11	11 37	11 96
27	22 02	48 53	36 53	30 66	25 21	100 50	65 31	47 98	38 04	11 25	11 54	12 21
28	22 57	49 40	37 19	31 22	25 71	100 70	65 47	48 14	38 26	11 39	11 71	12 46
29	23 16	50 31	37 87	31 83	26 24	100 90	65 63	48 32	38 48	11 55	11 88	12 74
30	23 79	51 24	38 57	32 45	26 79	101 13	65 79	48 52	38 74	11 72	12 10	13 06
31	24 44	52 21	39 33	33 08	27 38	101 33	65 96	48 75	38 99	11 91	12 38	13 41
32	25 14	53 22	40 11	33 76	28 01	101 59	66 16	48 99	39 29	12 11	12 58	13 82
33	25 86	54 25	40 90	34 46	28 66	101 84	66 39	49 25	39 62	12 32	12 83	14 24
34	26 63	55 32	41 74	35 19	29 35	102 11	66 61	49 53	39 99	12 55	13 12	14 73
35	27 44	56 45	42 60	35 95	30 07	102 38	66 89	49 85	40 37	12 80	13 41	15 26
36	28 32	57 61	43 53	36 76	30 86	102 64	67 17	50 21	40 80	13 08	13 77	15 86
37	29 24	58 81	44 48	37 58	31 68	102 88	67 48	50 60	41 23	13 38	14 14	16 52
38	30 20	60 07	45 45	38 48	32 55	103 17	67 83	51 04	41 71	13 70	14 57	17 28
39	31 22	61 36	46 50	39 39	33 46	103 46	68 21	51 51	42 25	14 04	15 01	18 09
40	32 31	62 71	47 57	40 35	34 38	103 81	68 61	52 05	42 82	14 42	15 52	18 99
41	33 48	64 10	48 68	41 43	35 46	104 17	69 08	52 57	43 45	14 84	16 09	19 99
42	34 70	65 56	49 85	42 57	36 58	104 58	69 61	53 18	44 15	15 31	16 74	21 10
43	36 03	67 07	51 10	43 77	37 75	105 03	70 18	53 83	44 93	15 82	17 46	22 33
44	37 42	68 65	52 40	45 04	39 01	105 54	70 84	54 54	45 78	16 39	18 25	23 67
45	38 90	70 26	53 74	46 35	40 35	106 07	71 54	55 31	46 70	17 03	19 13	25 12
46	40 51	71 98	55 29	47 80	41 80	106 78	72 31	56 20	47 77	17 76	20 11	26 72
47	42 22	73 79	56 94	49 33	43 38	107 46	73 17	57 19	48 92	18 56	21 23	28 46
48	44 07	75 66	58 67	50 95	45 08	108 27	74 10	58 26	50 20	19 47	22 41	30 33
49	46 04	77 64	60 50	52 70	46 89	109 18	75 13	59 47	51 53	20 49	23 76	32 40
50	48 14	79 65	62 42	54 55	48 85	110 22	76 26	60 77	53 17	21 62	25 24	34 64
51	50 39	82 03	64 47	56 53	------	111 33	77 48	62 24	------	22 86	26 86	------
52	52 79	84 51	66 64	58 66	------	112 54	78 86	63 83	------	24 23	28 62	------
53	55 40	87 12	68 95	60 92	------	113 87	80 37	65 62	------	25 75	30 57	------
54	58 16	89 84	71 40	63 36	------	115 32	82 03	67 55	------	27 44	32 72	------
55	61 15	92 74	74 02	65 99	------	116 93	83 87	69 73	------	29 28	35 06	------

For semi-annual rates, add 4 per cent. and divide by 2.
For quarterly rates, add 6 per cent. and divide by 4.

Largest Amount of Insurance it will write on a Single Life: "Indefinite." All above $10,000 Reinsured.

Premiums for each $1,000 Insurance (Nonparticipating).

Adopted April, 1917.

Age at Issue	With Waiver of Premium and Income to Insured in Event of Total and Permanent Disability									Nonrenewable Convertible TERM Adopted September 1, 1916 Minimum $2,000		
	LIFE (Endowment at 85)					ENDOWMENT Continuous Annual Premiums						
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	30 Annual Premiums	10 Years	15 Years	20 Years	25 Years	5 Years	10 Years	20 Years
15	------	$35 38	$26 12	$21 58	$17 29	$90 57	$57 42	$41 24	$31 88	------	------	------
16	------	35 90	26 51	21 89	17 54	90 62	57 46	41 30	31 95	------	------	------
17	------	36 44	26 90	22 28	17 83	90 66	57 54	41 37	32 03	------	------	------
18	------	37 00	27 31	22 58	18 10	90 73	57 60	41 44	32 10	------	------	------
19	------	37 57	27 74	22 94	18 40	90 78	57 66	41 51	32 19	------	------	------
20	------	38 16	28 19	23 31	18 72	90 85	57 73	41 58	32 28	$ 9 55	$ 9 70	$10 11
21	$15 83	38 77	28 64	23 70	19 04	90 91	57 79	41 66	32 37	9 61	9 78	10 22
22	16 18	39 41	29 13	24 10	19 37	90 97	57 88	41 75	32 47	9 68	9 85	10 34
23	16 58	40 07	29 61	24 51	19 72	91 05	57 95	41 84	32 59	9 74	9 94	10 47
24	16 97	40 74	30 11	24 94	20 08	91 11	58 04	41 95	32 69	9 81	10 03	10 60
25	17 39	41 43	30 64	25 38	20 47	91 18	58 11	42 05	32 82	9 90	10 13	10 75
26	17 84	42 17	31 18	25 84	20 86	91 25	58 22	42 16	32 95	9 99	10 23	10 92
27	18 31	42 90	31 76	26 31	21 26	91 35	58 31	42 28	33 10	10 08	10 34	11 09
28	18 79	43 67	32 34	26 81	21 69	91 44	58 42	42 41	33 28	10 18	10 47	11 29
29	19 30	44 48	32 94	27 33	22 15	91 53	58 53	42 54	33 45	10 29	10 59	11 52
30	19 85	45 31	33 55	27 87	22 62	91 64	58 65	42 69	33 66	10 40	10 74	11 75
31	20 42	46 17	34 22	28 42	23 14	91 72	58 78	42 87	33 86	10 53	10 90	12 03
32	21 03	47 06	34 91	29 01	23 68	91 86	58 92	43 06	34 11	10 66	11 08	12 34
33	21 66	47 98	35 60	29 62	24 25	91 99	59 10	43 26	34 37	10 81	11 27	12 68
34	22 38	48 93	36 34	30 25	24 85	92 14	59 27	43 48	34 68	10 98	11 48	13 07
35	23 04	49 93	37 09	30 92	25 47	92 29	59 49	43 75	35 09	11 16	11 70	13 50
36	23 80	50 95	37 89	31 61	26 15	92 47	59 70	44 03	35 35	11 36	11 97	13 96
37	24 61	52 02	38 72	32 32	26 86	92 65	59 94	44 34	35 69	11 59	12 25	14 53
38	25 45	53 13	39 57	33 10	27 62	92 87	60 21	44 70	36 09	11 83	12 58	15 13
39	26 34	54 27	40 48	33 89	28 41	93 09	60 51	45 09	36 54	12 09	12 93	15 79
40	27 29	55 45	41 42	34 72	29 21	93 36	60 83	45 54	37 01	12 39	13 34	16 54
41	28 31	56 67	42 38	35 66	30 14	93 63	61 21	45 96	37 53	12 71	13 70	17 36
42	29 38	57 96	43 39	36 65	31 11	93 94	61 63	46 46	38 12	13 09	14 32	18 20
43	30 58	59 28	44 47	37 69	32 12	94 29	62 09	46 99	38 77	13 50	14 90	19 31
44	31 75	60 65	45 59	38 78	33 21	94 69	62 64	47 58	39 48	13 98	15 57	20 46
45	33 04	62 06	46 76	39 93	34 39	95 18	63 22	48 23	40 27	14 53	16 32	21 71
46	34 45	63 57	48 11	41 19	35 65	95 65	63 86	48 96	41 16	15 15	17 17	23 11
47	35 95	65 15	49 56	42 52	37 02	96 24	64 58	49 80	42 16	15 85	18 13	24 64
48	37 57	66 78	51 07	43 93	38 50	96 91	65 34	50 70	43 24	16 66	19 19	26 33
49	39 29	68 50	52 66	45 45	40 08	97 68	66 20	51 72	44 47	17 58	20 30	28 19
50	41 14	70 25	54 34	47 06	41 79	98 53	67 15	52 82	45 79	18 60	21 71	30 21
51	43 11	72 35	56 13	48 79	------	99 46	68 17	54 07	------	19 74	23 48	------
52	45 21	74 53	58 02	50 63	------	100 46	69 33	55 42	------	21 01	25 46	------
53	47 50	76 82	60 02	52 60	------	101 57	70 60	56 96	------	22 43	27 66	------
54	49 93	79 22	62 17	54 74	------	102 80	72 01	58 62	------	24 00	30 13	------
55	52 55	81 75	64 45	57 03	------	104 15	73 57	60 47	------	25 75	32 89	------

For semi-annual rates, add 4 per cent. and divide by 2.
For quarterly rates, add 6 per cent. and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $25,000.
Premiums for Each $1,000 Insurance (Participating) Adopted January 1, 1911

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
15	$16 31	$42 56	$31 38	$25 90	.....	$101 17	$65 04	$47 31	$36 96	$30 29
16	16 61	43 13	31 81	26 26	.....	101 22	65 09	47 37	37 03	30 37
17	16 94	43 72	32 25	26 63	.....	101 28	65 15	47 44	37 10	30 46
18	17 29	44 34	32 71	27 01	.....	101 34	65 22	47 51	37 18	30 55
19	17 64	44 97	33 19	27 41	.....	101 40	65 29	47 59	37 27	30 64
20	18 01	45 63	33 68	27 70	.....	101 46	65 36	47 67	37 36	30 74
21	18 40	46 30	34 19	28 25	$369 25	101 53	65 43	47 75	37 45	30 85
22	18 80	47 00	34 71	28 69	374 63	101 60	65 51	47 84	37 55	30 97
23	19 23	47 72	35 25	29 15	380 17	101 68	65 60	47 94	37 66	31 09
24	19 68	48 46	35 82	29 63	385 90	101 76	65 69	48 04	37 78	31 24
25	20 14	49 24	36 40	30 12	391 80	101 85	65 79	48 15	37 90	31 39
26	20 63	50 04	37 00	30 63	397 89	101 94	65 89	48 26	38 04	31 56
27	21 15	50 87	37 63	31 16	404 17	102 04	66 00	48 39	38 19	31 73
28	21 69	51 72	38 27	31 71	410 65	102 14	66 11	48 52	38 35	31 93
29	22 26	52 60	38 94	32 28	417 33	102 25	66 24	48 67	38 52	32 14
30	22 85	53 52	39 64	32 87	424 20	102 37	66 37	48 83	38 71	32 38
31	23 48	54 46	40 36	33 49	431 30	102 49	66 52	49 00	38 92	32 63
32	24 14	55 44	41 10	34 13	438 60	102 63	66 67	49 18	39 14	32 92
33	24 84	56 45	41 88	34 80	446 14	102 77	66 85	49 38	39 39	33 23
34	25 58	57 50	42 68	35 49	453 89	102 93	67 03	49 60	39 67	33 57
35	26 35	58 58	43 51	36 22	461 87	103 10	67 23	49 85	39 97	33 95
36	27 17	59 70	44 38	36 98	470 10	103 28	67 45	50 11	40 30	34 36
37	28 04	60 86	45 28	37 77	478 54	103 48	67 68	50 41	40 67	34 82
38	28 95	62 06	46 22	38 60	487 24	103 69	67 94	50 73	41 07	35 33
39	29 92	63 30	47 20	39 47	496 18	103 93	68 23	51 09	41 52	35 89
40	30 94	64 59	48 22	40 38	505 36	104 18	68 55	51 48	42 02	36 50
41	32 03	65 93	49 28	41 34	514 80	104 46	68 90	51 92	42 56	37 18
42	33 18	67 31	50 39	42 35	524 48	104 77	69 28	52 41	43 18	37 93
43	34 40	68 76	51 56	43 41	534 41	105 11	69 71	52 95	43 85	38 76
44	35 70	70 25	52 78	44 54	544 61	105 49	70 19	53 55	44 59	39 67
45	37 08	71 81	54 06	45 73	555 04	105 91	70 73	54 22	45 42	40 67
46	38 55	73 44	55 40	46 99	565 73	106 39	71 32	54 96	46 33	.....
47	40 12	75 13	56 82	48 33	576 65	106 91	71 98	55 78	47 34	.....
48	41 78	76 90	58 31	49 75	587 81	107 50	72 71	56 69	48 46	.....
49	43 56	78 74	59 88	51 26	599 17	108 15	73 52	57 70	49 69	.....
50	45 45	80 66	61 54	52 87	610 73	108 87	74 43	58 81	51 05	.....
51	47 46	82 66	63 28	54 58	622 48	109 66	75 42	60 04	.....	.....
52	49 60	84 74	65 13	56 41	634 38	110 53	76 52	61 40	.....	.....
53	51 89	86 92	67 07	58 36	646 44	111 50	77 73	62 90	.....	.....
54	54 33	89 20	69 14	60 45	658 61	112 57	79 07	64 55	.....	.....
55	56 93	91 58	71 33	62 68	670 91	113 74	80 55	66 36	.....	.....
56	59 70	94 07	73 66	65 08	683 30	115 03	82 17	68 36	.....	.....
57	62 66	96 69	76 14	67 65	695 76	116 46	83 97	70 59	.....	.....
58	65 83	99 44	78 79	70 42	708 28	118 03	85 96	72 96	.....	.....
59	69 21	102 34	81 62	73 39	720 83	119 77	88 15	175 59	.....	.....
60	72 83	105 40	84 65	76 60	733 39	121 68	90 56	78 48	.....	.....

For semi-annual rates add 2 per cent and divide by 2. For quarterly rates add 4 per cent and divide by 4.
For policies containing Disability Benefit rider additional charge of 10c to $1.86 per $1,000 is made according to age of insured and form of policy.

(Limit $25,000)

Extra Annual Premiums per $1,000 of Insurance for Waiver of Premiums in Event of Total and Permanent Disability of Insured Before Attaining Age of 60. (Nonparticipating).

American 3 per cent. Adopted January 1, 1916

Age.	LIFE.				ENDOWMENT.				
	Ord.	10 P.	15 P.	20 P	10 Yr.	15 Yr.	20 Yr.	25 Yr.	30 Yr.
15	$ 16	$ 10	$ 10	$ 10	$ 24	$ 20	$ 18	$ 16	$ 16
16	16	10	10	10	24	20	18	16	17
17	17	11	11	11	24	21	19	17	17
18	18	11	11	11	24	21	19	17	18
19	18	12	12	12	24	21	20	18	18
20	19	12	12	12	25	22	20	18	19
21	20	13	13	13	25	22	20	18	19
22	20	13	13	13	25	23	21	19	20
23	21	14	14	14	25	23	21	19	20
24	22	14	15	15	26	24	22	20	21
25	22	14	15	15	26	24	22	21	22
26	23	15	16	16	26	25	23	22	23
27	24	15	16	17	27	25	24	22	24
28	24	16	17	17	27	26	24	23	25
29	25	16	17	18	27	27	25	24	26
30	26	17	18	19	28	27	25	25	27
31	27	18	19	20	28	28	26	26	28
32	28	19	20	21	29	28	27	27	29
33	29	20	20	22	29	29	28	28	30
34	30	20	21	23	30	29	29	29	31
35	31	21	22	24	30	30	30	30	32
36	33	22	24	26	31	31	32	33	34
37	35	24	26	28	33	33	34	35	36
38	37	25	27	30	35	35	36	38	38
39	40	28	30	33	37	37	38	41	40
40	42	29	32	35	39	39	40	43	42
41	45	31	34	39	41	42	43	46	44
42	48	34	37	44	44	45	48	49	47
43	51	36	40	48	47	49	52	52	50
44	54	39	43	52	50	52	57	55	53
45	57	41	47	56	53	56	62	59	56
46	61	44	53	61	57	63	68	64	62
47	65	48	60	66	63	72	74	68	67
48	70	52	67	71	69	80	80	74	72
49	74	57	73	76	76	89	86	81	78
50	81	63	82	83	84	98	93	87	84
51	87	76	90	90	1 00	1 09	1 02	94	------
52	94	88	99	98	1 16	1 20	1 10	1 03	------
53	1 03	1 02	1 09	1 07	1 32	1 29	1 18	1 11	------
54	1 13	1 17	1 21	1 17	1 49	1 40	1 27	1 19	------
55	1 24	1 33	1 33	1 28	1 68	1 52	1 37	1 28	------

Largest Amount of Insurance it will write on a Single Life, *$25,000.

Premiums for each $1,000 Insurance.

Adopted May, 1915.

Age at Issue	Participating: LIFE: Continuous Annual Premiums	LIFE: 10 Annual Premiums	LIFE: 15 Annual Premiums	LIFE: 20 Annual Premiums	ENDOWMENT Continuous Annual Premiums: 10 Years	ENDOWMENT: 15 Years	ENDOWMENT: 20 Years	TERM Renewable and Convertible Adopted March 15, 1909: 5 Years	TERM: 10 Years	TERM: 15 Years	TERM: 20 Year	Non-participating: Ordinary Life	Non-participating: 20 Premiums Life	Non-participating: 20 Year Endowm'nt
20	$18 02	$44 03	$33 11	$27 88	$101 49	$65 35	$47 67	$12 22	$12 41	$12 67	$12 92	$14 37	$22 01	$42 03
21	18 40	44 73	33 66	28 25	101 53	65 43	47 75	12 30	12 51	12 77	13 07	14 77	22 43	42 10
22	18 80	45 45	34 22	28 69	101 60	65 51	47 84	12 38	12 61	12 88	13 23	15 17	22 86	42 17
23	19 23	46 20	34 79	29 15	101 68	65 60	47 94	12 46	12 72	13 01	13 39	15 58	23 30	42 25
24	19 67	46 97	35 37	29 63	101 76	65 69	48 04	12 56	12 83	13 15	13 57	16 00	23 75	42 33
25	20 14	47 77	35 99	30 12	101 85	65 79	48 15	12 67	12 96	13 31	13 76	16 42	24 20	42 42
26	20 63	48 61	36 63	30 63	101 94	65 89	48 27	12 78	13 09	13 47	13 97	16 85	24 66	42 52
27	21 15	49 48	37 29	31 16	102 04	66 00	48 39	12 90	13 23	13 65	14 19	17 29	25 13	42 62
28	21 69	50 37	37 98	31 71	102 14	66 11	48 52	13 02	13 39	13 86	14 45	17 74	25 61	42 73
29	22 26	51 31	38 70	32 28	102 25	66 24	48 67	13 17	13 55	14 06	14 74	18 21	26 09	42 84
30	22 85	52 28	39 44	32 87	102 37	66 37	48 83	13 31	13 74	14 30	15 04	18 69	26 59	42 96
31	23 48	53 29	40 22	33 49	102 49	66 52	49 00	13 47	13 95	14 56	15 39	19 20	27 11	43 09
32	24 14	54 34	41 02	34 13	102 63	66 68	49 18	13 65	14 18	14 85	15 79	19 75	27 66	43 24
33	24 84	55 42	41 86	34 80	102 77	66 85	49 38	13 84	14 42	15 17	16 22	20 34	28 24	43 41
34	25 58	56 54	42 68	35 49	102 93	67 03	49 60	14 05	14 69	15 52	16 72	20 97	28 86	43 61
35	26 35	57 72	43 51	36 22	103 10	67 23	49 85	14 29	14 98	15 92	17 28	21 65	29 52	43 84
36	27 18	58 93	44 38	36 98	103 28	67 45	50 12	14 54	15 31	16 38	17 89	22 37	30 20	44 09
37	28 04	60 20	45 28	37 77	103 48	67 68	50 41	14 83	15 68	16 88	18 58	23 12	30 90	44 36
38	28 95	61 51	46 22	38 60	103 69	67 94	50 73	15 14	16 10	17 46	19 36	23 90	31 63	44 65
39	29 92	62 87	47 20	39 47	103 93	68 23	51 09	15 47	16 54	18 10	20 21	24 71	32 39	44 96
40	30 94	64 30	48 22	40 38	104 18	68 55	51 48	15 86	17 07	18 82	21 17	25 56	33 17	45 29
41	32 03	65 77	49 28	41 34	104 46	68 90	51 92	16 27	17 65	19 62	.....	26 47	34 00	45 67
42	33 18	67 30	50 39	42 35	104 77	69 28	52 41	16 75	18 32	20 53	.....	27 45	34 88	46 10
43	34 40	68 16	51 56	43 41	105 11	69 71	52 95	17 28	19 07	21 54	.....	28 50	35 82	46 59
44	35 70	70 25	52 78	44 54	105 49	70 19	53 55	17 89	19 92	22 67	.....	29 62	36 82	47 14
45	37 08	71 81	54 06	45 73	105 92	70 73	54 22	18 59	20 88	23 95	.....	30 83	37 89	47 76
46	38 55	73 44	55 40	46 99	106 39	71 32	54 96	19 39	21 97	.....	.....	32 19	39 12	48 44
47	40 12	75 13	56 82	48 33	106 91	71 98	55 78	20 29	23 20	.....	.....	33 70	40 52	49 18
48	41 78	76 90	58 31	49 75	107 50	72 71	56 69	21 33	24 56	.....	.....	35 37	42 09	49 98
49	43 56	78 74	59 88	51 26	108 15	73 53	57 70	22 50	26 10	.....	.....	37 21	43 83	50 85
50	45 45	80 66	61 54	52 87	108 87	74 43	58 81	23 81	27 79	.....	.....	39 21	45 76	51 80
51	47 46	82 66	63 28	54 58	109 66	75 42	60 04	25 26	.....	.....	.....	41 26	47 67	52 92
52	49 60	84 74	65 13	56 41	110 53	76 52	61 40	26 90	.....	.....	.....	43 36	49 57	54 21
53	51 89	86 92	67 07	58 36	111 50	77 73	62 90	28 70	.....	.....	.....	45 51	51 46	55 67
54	54 33	89 20	69 14	60 45	112 57	79 07	64 55	30 72	.....	.....	.....	47 72	53 35	57 31
55	56 93	91 58	71 33	62 68	113 74	80 55	66 36	32 96	.....	.....	.....	50 00	55 24	59 12
56	59 70	94 07	73 66	65 08	115 03	82 17	68 36	.....	.....	.....	.....	52 52	57 39	61 07
57	62 68	96 69	76 15	67 65	116 46	83 97	70 55	.....	.....	.....	.....	55 28	59 80	63 15
58	65 98	99 44	78 19	70 42	118 03	85 96	72 96	.....	.....	.....	.....	58 28	62 47	65 36
59	69 22	102 34	81 62	73 39	119 77	88 15	75 59	.....	.....	.....	.....	61 53	65 40	67 71
60	72 83	105 40	84 65	76 60	121 68	90 56	78 48	.....	.....	.....	.....	65 04	68 60	70 21

For Policies containing Disability Benefits additional charge of 25 cents to $1.95 per $1,000 is made according to age of insured and form of Policy. *All above $7,500 re-insured.

For semi-annual rates, add 4 per cent and divide by 2.

For quarterly rates, add 6 per cent and divide by 4.

(Limit $25,000).

Extra Annual Premiums per $1,000 of Insurance for Waiver of Premiums in Event of Total and Permanent Disability of Insured Before Attaining Age of 60. (Participating).

American 3½ per cent. Adopted January 1, 1915.

Age.	LIFE.				ENDOWMENT.		
	Ord.	10 P.	15 P.	20 P.	10Yr.	15Yr.	20Yr.
20	$0 25	$0 25	$0 25	$0 25	$0 25	$0 25	$0 25
21	25	25	25	25	25	25	25
22	25	25	25	25	25	25	25
23	25	25	25	25	25	25	25
24	25	25	25	25	26	25	25
25	25	25	25	25	27	25	25
26	26	25	25	25	28	26	26
27	27	25	25	25	29	27	27
28	28	25	25	25	30	28	28
29	29	25	25	25	31	29	29
30	30	25	25	25	32	30	30
31	32	25	25	26	33	32	32
32	34	25	25	27	34	34	34
33	36	25	25	28	36	36	36
34	38	25	26	29	38	38	38
35	40	25	27	30	40	40	40
36	42	25	28	32	42	42	42
37	44	26	29	34	44	44	44
38	46	27	31	36	45	45	46
39	48	29	33	38	46	46	48
40	50	30	35	40	48	48	50
41	55	34	40	47	51	52	56
42	60	38	45	54	55	56	62
43	65	42	50	61	59	61	68
44	70	46	60	68	63	66	74
45	75	50	65	75	67	71	80
46	80	54	70	80	75	82	89
47	85	58	75	85	83	94	98
48	90	62	80	90	92	1 06	1 07
49	95	66	90	95	1 01	1 18	1 16
50	1 00	70	95	1 00	1 10	1 30	1 25
51	1 10	90	1 10	1 10	1 25	1 40	1 35
52	1 20	1 05	1 20	1 20	1 40	1 50	1 45
53	1 30	1 20	1 30	1 30	1 55	1 60	1 55
54	1 40	1 35	1 40	1 40	1 75	1 70	1 65
55	1 50	1 50	1 50	1 55	1 95	1 80	1 75

Largest Amount of Insurance it will write on a Single Life, $25,000. Premiums for Each $1,000 Insurance (Participating.) Adopted January 1, 1913.

*Including Total and Permanent Disability Benefits.

Age at Issue	LIFE					ENDOWMENT—Continuous Annual Premiums		
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	Single Premiums	10 Years.	15 Years.	20 Years.
17	$17 61	$44 70	$33 11	$27 72	$359 34	$100 65	$65 35	$48 01
18	17 94	45 32	33 57	28 10	364 08	100 72	65 40	48 07
19	18 30	45 95	34 05	28 50	368 97	100 78	65 47	48 14
20	18 67	46 60	34 53	28 91	374 03	100 87	65 55	48 22
21	19 06	47 27	35 02	29 33	379 25	100 94	65 61	48 28
22	19 46	47 97	35 55	29 78	384 63	101 01	65 69	48 37
23	19 89	48 70	36 09	30 22	390 18	101 10	65 77	48 45
24	20 33	49 44	36 64	30 70	395 90	101 19	65 86	48 55
25	20 82	50 21	37 22	31 18	401 80	101 28	65 95	48 64
26	21 31	51 00	37 80	31 69	407 89	101 38	66 05	48 75
27	21 82	51 81	38 43	32 22	414 17	101 48	66 13	48 87
28	22 37	52 67	39 05	32 76	420 65	101 59	66 26	48 98
29	22 94	53 54	39 72	33 31	427 33	101 70	66 37	49 11
30	23 55	54 43	40 39	33 90	434 20	101 83	66 49	49 26
31	24 19	55 38	41 09	34 51	441 30	101 95	66 62	49 41
32	24 85	56 34	41 83	35 15	448 60	102 08	66 77	49 58
33	25 56	57 34	42 58	35 81	456 14	102 22	66 92	49 76
34	26 31	58 37	43 37	36 48	463 89	102 39	67 09	49 96
35	27 10	59 44	44 18	37 20	471 87	102 55	67 29	50 20
36	27 93	60 55	45 04	37 95	480 10	102 74	67 48	50 43
37	28 82	61 69	45 92	38 73	488 54	102 93	67 71	50 71
38	29 75	62 87	46 83	39 55	497 25	103 15	67 95	51 02
39	30 74	64 10	47 78	40 40	506 18	103 38	68 22	51 34
40	31 79	65 36	48 78	41 30	515 56	103 63	68 51	51 72
41	32 90	66 68	49 82	42 27	524 80	103 90	68 83	52 16
42	34 09	68 04	50 90	43 27	534 48	104 19	69 21	52 63
43	35 35	69 45	52 05	44 35	544 41	104 53	69 61	53 16
44	36 70	70 92	53 23	45 46	554 61	104 91	70 07	53 74
45	38 11	72 45	54 50	46 65	565 05	105 31	70 58	54 39
46	39 64	74 05	55 83	47 91	575 73	105 77	71 18	55 10
47	41 26	75 71	57 25	49 24	586 65	106 28	71 85	55 90
48	43 00	77 43	58 73	50 65	597 81	106 85	72 57	56 77
49	44 84	79 25	60 29	52 18	609 17	107 49	73 38	57 76
50	46 81	81 12	61 92	53 75	620 74	108 20	74 27	58 83
51	48 90	83 15	63 65	55 46	632 48	109 04	75 24	60 03
52	51 14	85 25	65 48	57 29	644 38	109 98	76 32	61 34
53	53 55	87 45	67 41	59 25	656 44	110 99	77 51	62 81
54	56 11	89 73	69 46	61 33	668 61	112 10	78 82	64 42
55	58 86	92 14	71 64	63 58	680 91	113 32	80 28	66 21
56	61 80	94 64	73 94	65 99	693 30	114 66	81 87	68 20
57	64 96	97 27	76 43	68 62	705 76	116 16	83 67	70 39
58	68 35	100 03	79 07	71 43	718 28	117 79	85 65	72 80
59	71 99	102 94	81 93	74 49	730 83	119 60	87 86	75 47
60	75 64	105 77	84 75	77 55	743 39	121 30	90 04	78 16

*For policies without Disability Benefits reduction of 17c to $1.90 per $1,000 is made according to age of insured and form of policy. For semi-annual premiums, add 4 per cent and divide [illegible] For quarterly premiums add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $25,000. Premiums for Each $1,000 Insurance (Nonparticipating).

Life, 20-Premiums Life and 10-Year Term adopted 1909; 10 and 15 Premiums Life, and 10, 15 and 20 Year Endowment adopted 1910; 5-Year term adopted 1915.

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.			CONVERTIBLE TERM. (Limit $10,000)	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	†5 Years	*10 Years
17	$13 70	$35 35	$25.97	$21 49	$90 46	$57 47	$41 25	.....	.....
18	13 99	35 89	26 36	21 82	90 52	57 52	41 31	.....	.....
19	14 29	36 44	26 77	22 16	90 58	57 58	41 37	.....	.....
20	14 60	37 02	27 20	22 52	90 65	57 65	41 44	$ 9 93	$10 01
21	14 92	37 61	27 63	22 88	90 71	57 70	41 50	10 00	10 09
22	15 27	38 22	28 09	23 27	90 78	57 76	41 56	10 06	10 17
23	15 64	38 86	28 57	23 67	90 86	57 85	41 65	10 13	10 26
24	16 01	39 53	29 07	24 08	90 94	57 92	41 73	10 21	10 35
25	16 41	40 21	29 57	24 51	91 01	57 99	41 81	10 30	10 45
26	16 83	40 93	30 11	24 96	91 10	58 08	41 90	10 39	10 55
27	17 27	41 67	30 66	25 43	91 20	58 18	42 01	10 48	10 67
28	17 73	42 43	31 22	25 91	91 29	58 27	42 11	10 58	10 80
29	18 22	43 22	31 83	26 41	91 39	58 37	42 23	10 70	10 93
30	18 74	44 04	32 43	26 93	91 49	58 48	42 35	10 82	11 08
31	19 28	44 90	33 07	27 48	91 61	58 60	42 49	10 95	11 25
32	19 85	45 78	33 74	28 05	91 73	58 73	42 64	11 09	11 43
33	20 46	46 70	34 43	28 64	91 86	58 86	42 80	11 24	11 62
34	21 10	47 66	35 15	29 26	92 00	59 02	42 97	11 41	11 84
35	21 78	48 64	35 90	29 90	92 14	59 17	43 17	11 60	12 07
36	22 49	49 66	36 67	30 57	92 31	59 35	43 39	11 82	12 35
37	23 26	50 73	37 49	31 29	92 48	59 55	43 63	12 05	12 64
38	24 06	51 82	38 33	32 02	92 67	59 76	43 89	12 30	12 93
39	24 91	52 96	39 21	32 80	92 86	59 99	44 19	12 57	13 34
40	25 82	54 14	40 12	33 61	93 08	60 25	44 51	12 88	13 76
41	26 78	55 37	41 09	34 47	93 32	60 54	44 87	13 22	14 23
42	27 80	56 65	42 09	35 37	93 59	60 86	45 28	13 61	14 77
43	28 90	57 98	43 14	36 32	93 87	61 21	45 72	14 04	15 38
44	30 05	59 37	44 23	37 32	94 19	61 60	46 23	14 53	16 06
45	31 28	60 81	45 39	38 39	94 55	62 06	46 79	15 11	16 83
46	32 60	62 29	46 60	39 51	94 95	62 54	47 41	15 88	17 85
47	33 99	63 86	47 86	40 70	95 39	63 09	48 11	16 74	19 00
48	35 49	65 49	49 21	41 97	95 88	63 71	48 89	17 73	20 26
49	37 09	67 17	50 61	43 30	96 42	64 39	49 74	18 84	21 69
50	38 79	68 93	52 10	44 73	97 02	65 13	50 69	20 09	23 28
51	40 59	70 76	53 65	46 25	97 69	65 97	51 79	21 47	25 04
52	42 52	72 66	55 30	47 87	98 41	66 89	52 91	23 03	27 01
53	44 58	74 63	57 02	49 59	99 20	67 91	54 19	24 76	29 18
54	46 78	76 89	58 85	51 43	100 09	69 03	55 60	26 69	31 60
55	49 12	78 86	60 80	53 41	101 06	70 29	57 23	28 84	34 29
56	51 63	81 10	62 86	55 52	102 13	71 66	.....	.....	.....
57	54 30	83 46	65 04	57 78	103 32	73 18	.....	.....	.....
58	57 18	85 93	67 37	60 22	104 62	74 87	.....	.....	.....
59	60 24	88 54	69 88	62 85	106 08	76 75	.....	.....	.....
60	63 52	91 26	72 53	65 66	107 67	78 80	.....	.....	.....

*Convertible without medical examination within seven years from date.
†Convertible without medical examination within five years from date.
For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by 4.

Premium Rates (Participating) for $10.00 Monthly Income for 20 Years Certain, with Extra Rates to Continue the Income to Beneficiary During Life.

American 3% Reserve. Commuted Value, $1,740.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.					20-YEAR ENDOWMENT.				
	Rates for 20 Years Certain.	Extra Rates to Continue Income for Life. Age of Beneficiary.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life. Age of Beneficiary.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life Age of Beneficiary.			
		25	35	45	55		25	35	45	55		25	35	45	55
17	$30 64	$5 16	$3 18	$1 53	$0 42	$48 23	$7 08	$4 14	$1 83	$0 45	$83 54				
18	31 22	5 16	3 18	1 53	42	48 89	7 08	4 14	1 83	45	83 64				
19	31 84	5 16	3 18	1 53	42	49 59	7 08	4 14	1 83	45	83 76				
20	32 49	5 16	3 18	1 53	42	50 30	7 08	4 14	1 83	45	83 90				
21	33 16	5 22	3 21	1 56	45	51 03	7 17	4 17	1 86	48	84 01				
22	33 86	5 31	3 24	1 56	45	51 82	7 22	4 20	1 89	48	84 16				
23	34 61	5 43	3 27	1 56	45	52 58	7 38	4 26	1 89	48	84 30				
24	35 37	5 55	3 33	1 59	45	53 42	7 47	4 32	1 89	51	84 48				
25	36 23	5 67	3 39	1 62	45	54 25	7 62	4 38	1 92	51	84 63				
26	37 08	5 79	3 45	1 62	48	55 14	7 77	4 44	1 95	51	84 83				
27	37 97	5 91	3 51	1 65	48	56 06	7 92	4 50	1 98	50	85 03				
28	38 92	6 03	3 55	1 68	48	57 00	8 13	4 59	2 01	51	85 23				
29	39 92	6 18	3 66	1 71	48	57 96	8 31	4 65	2 04	54	85 45				
30	40 98	6 36	3 75	1 71	48	58 99	8 55	4 77	2 07	54	85 71				
31	42 09	6 57	3 87	1 77	51	60 05	8 73	4 89	2 10	54	85 97				
32	43 24	6 81	3 96	1 80	54	61 16	8 97	5 01	2 13	57	86 27				
33	44 47	7 08	4 08	1 86	54	62 31	9 27	5 13	2 19	57	86 58				
34	45 78	7 38	4 23	1 92	54	63 48	9 60	5 28	2 25	57	86 93				
35	47 15	7 49	4 38	1 95	54	64 73	9 93	5 46	2 31	57	87 35				
36	48 60	7 95	4 56	2 01	54	66 03	10 29	5 64	2 37	60	87 75				
37	50 15	8 41	4 74	2 07	57	67 39	10 71	5 85	2 46	60	88 24				
38	51 77	8 79	4 95	2 16	60	68 82	11 13	6 06	2 52	63	88 77				
39	53 49	9 24	5 16	2 25	60	70 30	11 64	6 30	2 61	69	89 33				
40	55 31	9 95	5 40	2 34	63	71 86	12 15	6 57	2 70	72	89 99				
41	57 25	10 29	5 67	2 43	66	73 55	12 72	6 87	2 82	75	90 76				
42	59 32	10 89	5 97	2 55	66	75 29	13 35	7 17	2 91	78	91 58				
43	61 51	11 52	6 33	2 70	66	77 17	14 01	7 53	3 03	81	92 50				
44	63 86	12 21	6 69	2 82	72	79 10	14 76	7 92	3 21	81	93 51				
45	66 31	12 99	7 14	2 97	75	81 17	15 54	8 37	3 36	84	94 64				
46	68 97	13 86	7 62	3 15	78	83 36	16 41	8 82	3 54	90	95 87				
47	71 79	14 79	8 13	3 36	84	85 68	17 31	9 39	3 75	96	97 27				
48	74 82	15 68	8 67	3 57	90	88 13	18 23	9 83	3 99	99	98 78				
49	78 02	16 86	9 30	3 84	96	90 76	19 41	10 59	4 26	1 02	100 50				
50	81 45	18 03	9 99	4 11	99	93 53	20 58	11 28	4 53	1 08	102 36				
51	85 09	19 32	10 74	4 44	1 05	96 50	21 80	12 03	4 86	1 17	104 45				
52	88 98	20 73	11 55	4 77	1 11	99 68	22 13	12 87	5 22	1 26	106 73				
53	93 18	22 26	12 51	5 16	1 26	103 10	24 57	13 71	5 61	1 32	109 29				
54	97 63	23 91	13 53	5 61	1 38	106 71	26 04	14 76	6 03	1 41	112 09				
55	102 42	25 71	14 64	6 09	1 50	110 63	27 69	15 87	6 48	1 56	115 21				
56	107 53	27 66	15 87	6 60	1 65	114 82	29 55	17 04	7 02	1 68	118 67				
57	113 03	29 73	17 19	7 23	1 77	119 40	31 59	18 39	7 62	1 83	122 48				
58	118 93	32 07	18 75	7 89	1 92	124 29	33 84	19 86	8 25	2 01	126 67				
59	125 26	34 50	20 37	8 64	2 13	129 61	36 27	21 39	9 26	2 19	131 32				
60	131 61	37 17	22 11	9 45	2 81	134 94	38 82	23 04	9 81	2 40	136 00				

CONTINUOUS MONTHLY INCOME ON THE ENDOWMENT PLAN NOT ISSUED.

Largest Amount of Insurance it will write on a Single Life, $50,000. Premiums for each $1,000 (Participating). Adopted Jan. 1, 1909.

Age at Issue.	LIFE. Continuous Annual Premiums.	LIFE. 10 Annual Premiums.	LIFE. 15 Annual Premiums.	LIFE. 20 Annual Premiums.	ENDOWMENT.—Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	Adopted, Jan., 1908. TERM. 5 Years.	10 Years.
20	$18 01	$45 01	$33 33	$27 60	$99 61	$64 30	47 01	36 92	30 46	$26 09	$23 00	$10 90	$11 05
21	18 40	45 68	33 84	28 03	99 68	64 39	47 10	37 03	30 58	26 23	23 23	11 00	11 15
22	18 80	46 38	34 36	28 47	99 76	64 48	47 20	37 14	30 70	26 38	23 41	11 05	11 25
23	19 23	47 09	34 90	28 93	99 85	64 57	47 30	37 25	30 84	26 54	23 61	11 15	11 35
24	19 67	47 83	35 46	29 40	99 94	64 67	47 41	37 38	30 98	26 72	23 83	11 25	11 45
25	20 14	48 60	36 04	29 90	100 03	64 77	47 52	37 51	31 14	26 91	24 06	11 40	11 60
26	20 63	49 39	36 64	30 41	100 13	64 88	47 65	37 65	31 31	27 12	24 32	11 50	11 70
27	21 15	50 21	37 26	30 93	100 24	65 00	47 78	37 81	31 50	27 34	24 60	11 65	11 85
28	21 69	51 05	37 90	31 48	100 35	65 13	47 93	37 98	31 70	27 59	24 91	11 75	12 00
29	22 26	51 93	38 57	32 05	100 47	65 26	48 08	38 16	31 92	27 87	25 25	11 90	12 20
30	22 85	52 84	39 26	32 65	100 60	65 41	48 25	38 36	32 17	28 17	25 61	12 05	12 35
31	23 48	53 77	39 98	33 26	100 74	65 56	48 43	38 57	32 43	28 49	26 02	12 20	12 55
32	24 14	54 74	40 73	33 91	100 88	65 73	48 63	38 81	32 72	28 85	26 46	12 40	12 75
33	24 84	55 75	41 50	34 57	101 04	65 91	48 84	39 07	33 04	29 25	26 94	12 60	13 00
34	25 58	56 79	42 30	35 27	101 21	66 11	49 07	39 35	33 39	29 68	27 47	12 80	13 25
35	26 35	57 86	43 13	36 00	101 39	66 32	49 32	39 66	33 78	30 16	28 04	13 00	13 50
36	27 17	58 97	44 00	36 76	101 59	66 55	49 60	40 01	34 20	30 68	28 67	13 25	13 80
37	28 04	60 13	44 90	37 55	101 80	66 80	49 91	40 39	34 67	31 25	29 35	13 55	14 15
38	28 95	61 32	45 84	38 38	102 03	67 08	50 25	40 80	35 19	31 88	30 09	13 85	14 50
39	29 92	62 56	46 81	39 26	102 28	67 38	50 62	41 26	35 75	32 57	30 90	14 15	14 90
40	30 94	63 84	47 83	40 17	102 56	67 71	51 03	41 77	36 38	33 33	31 77	14 50	15 35
41	32 03	65 17	48 90	41 13	102 85	68 08	51 48	42 33	37 07	34 15	32 72	14 90	15 85
42	33 18	66 55	50 01	42 14	103 18	68 48	51 98	42 95	37 83	35 05	33 74	15 30	16 45
43	34 40	67 99	51 18	43 21	103 54	68 93	52 54	43 64	38 66	36 04	34 85	15 80	17 05
44	35 70	69 49	52 40	44 34	103 94	69 43	53 15	44 39	39 58	37 12	36 05	16 30	17 75
45	37 08	71 04	53 68	45 53	104 39	69 98	53 84	45 23	40 59	38 29	37 35	16 90	18 55
46	38 55	72 66	55 03	46 80	104 88	70 59	54 59	46 16	41 70	39 57	.....	17 60	19 45
47	40 12	74 35	56 45	48 14	105 43	71 27	55 43	47 18	42 92	40 95	.....	18 35	20 45
48	41 78	76 12	57 94	49 57	106 04	72 02	56 36	48 31	44 26	42 46	.....	19 25	21 55
49	43 56	77 96	59 52	51 09	106 71	72 86	57 38	49 56	45 71	44 09	.....	20 20	22 80
50	45 45	79 88	61 18	52 70	107 46	73 78	58 52	50 92	47 31	45 86	.....	21 30	24 10
51	47 46	81 87	62 93	54 42	108 28	74 80	59 76	52 42	49 04	.....	.....	22 50	25 65
52	49 60	83 96	64 78	56 26	109 18	75 92	61 14	54 07	50 92	.....	.....	23 80	27 30
53	51 89	86 14	66 74	58 21	110 17	77 16	62 65	55 87	52 97	.....	.....	25 25	29 10
54	54 33	88 42	68 81	60 31	111 27	78 52	64 32	57 84	55 19	.....	.....	26 90	31 15
55	56 93	90 81	71 01	62 55	112 48	80 02	66 15	59 99	57 60	.....	.....	28 65	33 35
56	59 70	93 31	73 35	64 96	113 80	81 67	68 17	62 33	.....	.....	.....	30 65	.....
57	62 66	95 93	75 84	67 54	115 26	83 50	70 37	64 89	.....	.....	.....	32 80	.....
58	65 83	98 70	78 50	70 32	116 87	85 51	72 80	67 68	.....	.....	.....	35 20	.....
59	69 21	101 61	81 34	73 30	118 65	87 73	75 45	70 72	.....	.....	.....	37 85	.....
60	72 83	104 68	84 39	76 52	120 60	90 16	78 36	74 03	.....	.....	.....	40 75	.....
61	76 70	107 93	87 65	79 98	122 75	92 84	81 55	.....	.....	.....	.....	.....	.....
62	80 85	111 38	91 15	83 72	125 12	95 79	85 02	.....	.....	.....	.....	.....	.....
63	85 29	115 04	94 91	87 76	127 74	99 02	88 82	.....	.....	.....	.....	.....	.....
64	90 04	118 94	98 96	92 13	130 62	102 57	92 98	.....	.....	.....	.....	.....	.....
65	95 14	123 09	103 33	96 86	133 79	106 46	97 52	.....	.....	.....	.....	.....	.....

For semi-annual rates multiply annual by .51. For quarterly rates multiply annual by .26.
For policies with Disability Benefits addition of 22c to $2.43 is made according to age of insured
rm of policy.

(Limit $25,000.)

Extra Annual Premiums per $1,000 of Insurance for Waiver of Premiums in Event of Total and Permanent Disability of Insured Before Attaining Age of 60.

(Nonparticipating)

American 3 per cent. **Adopted February 1, 1915.**

Age at Issue.	LIFE.				CONTINUOUS PREMIUMS.							10-PAYMENT				20-PAY'T.	
	Ord.	10 P	15 P	20 P	10 Yr	15 Yr	20 Yr	25 Yr	30 Yr.	35 Yr	40 Yr	15 Yr	20 Yr	25 Yr.	30 Yr	30 Yr	35 Yr
20	$ 35	$ 63	$ 45	$ 41	$ 22	$ 22	$ 22	$ 23	$ 25	$ 27	$ 30	$ 24	$ 28	$ 32	$ 37	$ 27	$ 30
21	37	65	49	42	23	23	23	24	26	28	32	25	29	33	39	28	31
22	38	66	50	43	23	24	24	25	27	30	34	26	30	35	41	29	33
23	40	67	51	44	24	24	25	27	29	32	36	27	31	36	42	31	35
24	41	68	53	45	25	25	26	28	30	34	38	28	32	38	44	32	37
25	43	70	54	46	26	26	27	29	32	36	41	29	33	39	46	34	39
26	44	71	55	47	26	27	28	31	34	38	43	30	34	41	49	35	41
27	46	72	56	48	27	28	30	32	36	41	45	31	36	42	51	37	43
28	48	73	57	50	28	29	31	34	38	44	47	32	37	44	53	39	45
29	50	75	58	51	29	31	33	36	40	47	49	33	39	46	56	41	47
30	52	76	60	52	30	32	34	38	43	49	51	34	40	49	59	44	49
31	54	77	61	54	31	33	36	40	47	52	54	36	42	51	63	47	51
32	56	79	63	55	32	35	38	43	50	55	56	37	44	54	66	49	53
33	59	80	64	57	34	37	40	46	54	58	59	39	46	57	69	52	55
34	61	82	65	59	35	39	43	49	58	61	61	41	49	60	73	55	57
35	64	83	67	61	37	41	46	52	62	64	64	43	52	64	75	57	60
36	67	85	69	63	40	44	49	56	66	67	67	46	55	69	78	60	62
37	71	87	71	65	42	47	53	63	70	71	71	49	59	73	81	63	65
38	74	89	73	68	45	50	57	69	74	75	74	52	63	77	84	67	68
39	78	91	76	71	48	54	61	74	78	78	78	55	67	81	87	70	71
40	82	93	78	74	51	58	66	80	83	83	82	59	72	85	90	74	74
41	87	96	81	80	54	62	74	85	87	87	87	63	78	89	93	80	80
42	91	98	84	86	58	67	82	91	92	92	92	68	83	92	96	87	87
43	97	1 01	88	93	63	72	91	97	98	97	97	73	89	96	99	94	93
44	1 02	1 03	91	1 00	68	79	99	1 04	1 04	1 03	1 02	79	93	1 00	1 02	1 01	1 00
45	1 08	1 06	96	1 07	73	86	1 07	1 11	1 10	1 09	1 09	86	99	1 03	1 06	1 06	1 06
46	1 15	1 10	1 06	1 15	79	99	1 16	1 18	1 17	1 16	...	94	1 04	1 08	1 09	1 16	1 15
47	1 23	1 14	1 16	1 24	87	1 12	1 25	1 26	1 24	1 23	...	1 01	1 10	1 12	1 13	1 24	1 24
48	1 31	1 18	1 27	1 33	95	1 26	1 35	1 34	1 32	1 31	...	1 09	1 15	1 17	1 18	1 33	1 33
49	1 40	1 23	1 38	1 42	1 04	1 40	1 46	1 43	1 41	1 40	...	1 18	1 22	1 23	1 23	1 43	1 43
50	1 50	1 28	1 51	1 53	1 15	1 54	1 53	1 54	1 51	1 50	...	1 26	1 29	1 29	1 28	1 54	1 53
51	1 61	1 40	1 64	1 65	1 39	1 69	1 69	1 65	1 62	...	...	1 47	1 48	1 47	1 47	1 65	...
52	1 73	1 46	1 79	1 78	1 64	1 84	1 82	1 77	1 74	...	...	1 69	1 67	1 67	1 66	1 78	...
53	1 87	1 56	1 95	1 92	1 89	2 01	1 96	1 91	1 88	...	...	1 91	1 89	1 87	1 86	1 92	...
54	2 03	2 08	2 12	2 08	2 15	2 20	2 12	2 06	2 03	...	...	2 16	2 12	2 10	2 08	2 08	...
55	2 20	2 22	2 33	2 26	2 43	2 40	2 30	2 24	2 21	...	...	2 41	2 37	2 34	2 33	2 26	...

Premium Rates (Participating) for $10.00 Monthly Income for 20 Years Certain, with Extra Rates to Continue the Income to Beneficiary During Life.

American 3% Reserve. **Commuted Value, $1,814.00.**

Largest Amount of Insurance it will write on a Single Life, $50,000
Premiums for Each $1,000 Insurance (Participating).
Adopted January 1, 1911.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
17 to 21	$19 35	$46 65	$33 85	$28 60	$25 50	$364 85	$105 65	$67 10	$48 75	$38 80	$32 30	$27 65	$24 45
22	19 80	47 45	34 45	29 10	25 90	371 00	105 70	67 20	48 85	38 90	32 45	27 80	24 65
23	20 30	48 30	35 10	29 60	26 40	377 35	105 75	67 25	48 95	39 00	32 60	28 00	24 90
24	20 75	49 15	35 70	30 15	26 85	383 85	105 80	67 30	49 05	39 15	32 75	28 20	25 15
25	21 25	50 00	36 35	30 70	27 35	390 50	105 90	67 40	49 15	39 30	32 90	28 40	25 40
26	21 80	50 90	37 05	31 25	27 85	397 40	105 95	67 50	49 25	39 45	33 10	28 65	25 70
27	22 35	51 85	37 75	31 85	28 35	404 45	106 05	67 60	49 40	39 60	33 30	28 90	26 00
28	22 95	52 80	38 45	32 45	28 90	411 70	106 10	67 75	49 55	39 80	33 55	29 20	26 35
29	23 55	53 80	39 20	33 10	29 50	419 15	106 20	67 85	49 70	39 95	33 80	29 50	26 75
30	24 20	54 85	39 95	33 70	30 10	426 80	106 30	68 00	49 85	40 20	34 05	29 85	27 15
31	24 85	55 85	40 75	34 40	30 70	434 65	106 45	68 10	50 05	40 45	34 35	30 20	27 60
32	25 55	56 95	41 55	35 10	31 35	442 65	106 55	68 30	50 25	40 70	34 70	30 60	28 05
33	26 30	58 05	42 40	35 80	32 00	450 90	106 70	68 45	50 50	40 95	35 05	31 00	28 60
34	27 10	59 20	43 25	36 60	32 70	459 35	106 85	68 65	50 70	41 25	35 40	31 50	29 15
35	27 90	60 40	44 20	37 35	33 45	467 95	107 00	68 90	51 00	41 60	35 85	32 00	29 75
36	28 75	61 60	45 10	38 20	34 20	476 75	107 20	69 10	51 30	42 00	36 30	32 55	30 45
37	29 65	62 85	46 10	39 00	35 00	485 80	107 40	69 35	51 60	42 40	36 80	33 15	31 15
38	30 60	64 15	47 10	39 90	35 85	495 00	107 60	69 65	51 95	42 85	37 35	33 80	31 90
39	31 60	65 50	48 10	40 80	36 70	504 40	107 85	69 95	52 35	43 30	37 95	34 55	32 75
40	32 65	66 85	49 20	41 75	37 65	514 00	108 10	70 30	52 75	43 85	38 60	35 30	33 65
41	33 80	68 25	50 30	42 75	38 60	523 80	108 40	70 65	53 25	44 40	39 30	36 20	34 60
42	34 95	69 70	51 45	43 80	39 60	533 75	108 70	71 05	53 75	45 05	40 05	37 10	35 65
43	36 20	71 20	52 65	44 90	40 65	543 90	109 05	71 50	54 30	45 75	40 90	38 10	36 80
44	37 50	72 75	53 90	46 00	41 80	554 20	109 40	71 95	54 90	46 50	41 85	39 15	38 00
45	38 90	74 35	55 15	47 20	42 95	564 70	109 80	72 50	55 55	47 30	42 80	40 30	39 25
46	40 35	75 95	56 50	48 45	44 25	575 35	110 25	73 05	56 30	48 20	43 90	41 60	.....
47	41 90	77 65	57 90	49 80	45 55	586 15	110 75	73 70	57 10	49 20	45 10	42 95	.....
48	43 50	79 40	59 35	51 15	46 95	597 10	111 30	74 40	57 95	50 30	46 35	44 40	.....
49	45 25	81 20	60 90	52 65	48 45	608 15	111 85	75 15	58 95	51 45	47 75	45 95	.....
50	47 05	83 05	62 45	54 15	50 05	619 40	112 50	76 00	59 95	52 75	49 30	47 65	.....
51	49 00	84 95	64 15	55 80	51 75	630 70	113 20	76 90	61 10	54 15	50 90	.....	.....
52	51 05	86 95	65 90	57 55	53 55	642 15	114 00	77 90	62 35	55 65	52 70	.....	.....
53	53 20	89 00	67 70	59 35	55 45	653 70	114 85	79 00	63 75	57 35	54 60	.....	.....
54	55 50	91 15	69 65	61 30	57 50	665 30	115 75	80 20	65 25	59 15	56 70	.....	.....
55	57 95	93 40	71 70	63 40	59 70	677 00	116 75	81 50	66 90	61 10	58 90	.....	.....

For policies with Disability Benefits the following extra rates are charged at different ages:

17-33	34-35	36-37	38-39	40-41	42	43	44	45	46
$.25	$.30	$.35	$.40	$.45	$.50	$.55	$.60	$.65	$.70
47	48	49	50	51	52	53	54	55	
$.80	$.90	$1.00	$1.10	$1.25	$1.40	$1.60	$1.85	$2.10	

For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $25,000.
Premiums for each $1,000 Insurance (Nonparticipating).
Adopted January 1, 1911.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
17 to 21	$15 55	$39 05	$28 65	$23 60	$20 70	$331 70	$91 10	$57 90	$41 60	$32 15	$26 40	$22 55	$19 95
22	15 95	39 75	29 15	24 00	21 05	337 30	91 15	57 95	41 70	32 25	26 50	22 70	20 10
23	16 40	40 45	29 65	24 45	21 45	343 05	91 20	58 00	41 80	32 35	26 65	22 85	20 30
24	16 80	41 15	30 20	24 90	21 85	348 95	91 25	58 05	41 85	32 45	26 80	23 05	20 55
25	17 25	41 90	30 75	25 35	22 30	355 00	91 30	58 15	41 95	32 60	26 95	23 20	20 75
26	17 75	42 65	31 35	25 85	22 70	361 25	91 40	58 25	42 05	32 70	27 10	23 40	21 05
27	18 25	43 45	31 90	26 35	23 20	367 70	91 45	58 30	42 15	32 85	27 30	23 65	21 30
28	18 75	44 25	32 50	26 85	23 65	374 30	91 55	58 40	42 30	33 00	27 50	23 90	21 60
29	19 30	45 05	33 15	27 40	24 15	381 05	91 60	58 50	42 45	33 20	27 70	24 15	21 95
30	19 85	45 90	33 80	27 95	24 65	388 00	91 70	58 65	42 55	33 35	27 95	24 45	22 30
31	20 45	46 80	34 45	28 55	25 20	395 10	91 80	58 75	42 75	33 60	28 20	24 80	22 70
32	21 10	47 70	35 15	29 15	25 75	402 40	91 90	58 90	42 90	33 80	28 45	25 15	23 15
33	21 75	48 65	35 85	29 75	26 30	409 90	92 05	59 05	43 10	34 05	28 75	25 50	23 60
34	22 45	49 60	36 60	30 40	26 90	417 55	92 15	59 25	43 30	34 30	29 10	25 90	24 10
35	23 20	50 60	37 40	31 05	27 55	425 40	92 30	59 40	43 55	34 60	29 45	26 40	24 65
36	24 00	51 60	38 15	31 75	28 20	433 40	92 45	59 60	43 80	34 90	29 85	26 85	25 25
37	24 80	52 65	39 00	32 50	28 90	441 60	92 65	59 85	44 10	35 25	30 30	27 40	25 85
38	25 65	53 75	39 80	33 20	29 60	450 00	92 80	60 05	44 40	35 65	30 80	28 00	26 55
39	26 55	54 85	40 70	34 00	30 35	458 55	93 00	60 35	44 75	36 05	31 30	28 60	27 30
40	27 50	56 00	41 60	34 80	31 15	467 25	93 25	60 60	45 10	36 50	31 85	29 30	28 10
41	28 50	57 15	42 55	35 65	32 00	476 15	93 50	60 95	45 50	37 00	32 50	30 05	28 95
42	29 55	58 40	43 50	36 55	32 85	485 20	93 75	61 30	45 95	37 55	33 15	30 85	29 90
43	30 65	59 65	44 50	37 50	33 80	494 45	94 05	61 65	46 40	38 15	33 90	31 75	30 90
44	31 80	60 90	45 60	38 45	34 75	503 80	94 35	62 05	46 95	38 80	34 70	32 65	31 95
45	33 05	62 25	46 65	39 50	35 75	513 35	94 70	62 55	47 50	39 50	35 55	33 70	33 10
46	34 35	63 75	47 90	40 65	36 95	523 05	95 30	63 15	48 20	40 35	36 55	34 85	.....
47	35 75	65 30	49 15	41 85	38 15	532 85	95 90	63 80	49 00	41 30	37 65	36 15	.....
48	37 20	66 90	50 50	43 10	39 45	542 80	96 55	64 55	49 85	42 30	38 85	37 50	.....
49	38 75	68 55	51 90	44 43	40 80	552 90	97 25	65 35	50 80	43 40	40 15	38 95	.....
50	40 35	70 25	53 35	45 85	42 25	563 05	98 00	66 15	51 80	44 60	41 55	40 50	.....
51	42 10	72 00	54 90	47 35	43 85	573 35	98 80	67 10	52 90	45 95	43 10	.....	.....
52	43 95	73 85	56 50	48 95	45 50	583 75	99 65	68 10	54 10	47 35	44 75	.....	.....
53	45 90	75 75	58 20	50 65	47 25	594 25	100 55	69 20	55 40	48 90	46 50	.....	.....
54	47 95	77 70	59 95	52 40	49 15	604 80	101 60	70 40	56 80	50 60	48 45	.....	.....
55	50 15	79 75	61 85	54 35	51 20	615 45	102 70	71 65	58 40	52 40	50 50	.....	.....

For policies with Disability Benefits the following extra rates are charged at different ages:

17-33	34-35	36-37	38-39	40-41	42	43	44	45	46
$.25	$.30	$.35	$.40	$.45	$.50	$.55	$.60	$.65	$.70
47	48	49	50	51	52	53	54	55	
$.80	$.90	$1.00	$1.10	$1.25	$1.40	$1.60	$1 85	$2.10	

For semi-annual rates add 4% and divide by 2. For quarterly rates add 6% and divide by 4.

Premium Rates (Participating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

Om (5) 3% Reserve. **Commuted Value, $1,750.00**

Age of Insured	LIFE					20-PREMIUMS LIFE					*20-YEAR ENDOWMENT				
	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured.	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured.
	25	35	45	55		25	35	45	55		25	35	45	55	
21	$38 30	$36 50	$35 15	$34 25	$33 85	$56 15	$53 50	$51 55	$50 50	$50 05	113 70	108 15	104 85	103 55	103 10
22	39 20	37 35	35 90	35 05	34 65	57 15	54 40	52 45	51 35	50 90	113 20	107 40	104 00	102 70	102 25
23	40 15	38 25	36 75	35 85	35 45	58 20	55 40	53 40	52 25	51 80	112 70	106 75	103 25	101 90	101 45
24	41 00	39 15	37 65	36 70	36 30	59 25	56 40	54 35	53 20	52 75	112 25	106 10	102 50	101 10	100 60
25	42 15	40 10	38 55	37 60	37 20	60 40	57 40	55 30	54 15	53 70	111 85	105 50	101 75	100 30	99 85
26	43 25	41 10	39 50	38 55	38 10	61 60	58 50	56 30	55 15	54 65	111 55	104 90	101 05	99 55	99 10
27	44 40	42 20	40 55	39 55	39 10	62 80	59 65	57 40	56 15	55 70	111 20	104 40	100 40	98 85	98 40
28	45 60	43 30	41 60	40 55	40 10	64 10	60 80	58 50	57 25	56 75	110 95	103 90	99 80	98 20	97 70
29	46 90	44 45	42 70	41 65	41 15	65 45	62 00	59 65	58 35	57 85	110 75	103 50	99 20	97 55	97 05
30	48 25	45 70	43 85	42 75	42 30	66 85	63 30	60 85	59 50	59 00	110 60	103 10	98 70	97 00	96 50
31	49 70	47 00	45 10	43 95	43 45	68 30	64 60	62 05	60 70	60 15	110 50	102 80	98 25	96 50	95 95
32	51 20	48 35	46 35	45 20	44 70	69 90	66 00	63 35	61 95	61 40	110 50	102 60	97 85	96 05	95 50
33	52 80	49 85	47 75	46 50	46 00	71 45	67 45	64 70	63 25	62 65	110 60	102 45	97 50	95 70	95 10
34	54 50	51 35	49 15	47 90	47 35	73 15	68 95	66 10	64 55	64 00	110 75	102 40	97 30	95 35	94 80
35	56 25	52 95	50 65	49 35	48 80	74 90	70 50	67 55	65 95	65 35	111 05	102 45	97 15	95 15	94 55
36	58 15	54 70	52 25	50 90	50 30	76 80	72 15	69 05	67 40	66 80	111 40	102 55	97 10	95 05	94 40
37	60 15	56 50	53 90	52 50	51 90	78 70	73 90	70 60	68 90	68 25	111 85	102 80	97 15	95 00	94 35
38	62 30	58 40	55 70	54 20	53 55	80 75	75 65	72 25	70 45	69 80	112 40	103 10	97 30	95 05	94 40
39	64 50	60 40	57 55	55 95	55 30	82 90	77 60	73 95	72 10	71 40	113 10	103 60	97 60	95 25	94 55
40	66 90	62 55	59 50	57 85	57 15	85 10	79 55	75 75	73 80	73 05	113 90	104 20	98 00	95 55	94 80
41	69 45	64 80	61 60	59 85	59 10	87 50	81 60	77 65	75 55	74 80	114 80	104 90	98 50	96 00	95 20
42	72 10	67 20	63 80	61 90	61 15	89 95	83 80	79 60	77 45	76 65	115 90	105 80	99 20	96 55	95 75
43	74 95	69 75	66 10	64 15	63 35	92 60	86 10	81 70	79 40	78 55	117 15	106 80	99 95	97 25	96 35
44	77 95	72 45	68 55	66 45	65 60	95 30	88 50	83 85	81 40	80 50	118 55	108 00	100 95	98 05	97 15
45	81 20	75 30	71 15	68 95	68 05	98 25	91 10	86 15	83 55	82 60	120 10	109 30	102 05	99 00	98 05
46	84 65	78 40	73 95	71 55	70 60	101 30	93 80	88 55	85 80	84 80	121 85	110 85	103 35	100 15	99 15
47	88 25	81 60	76 85	74 30	73 30	104 55	96 65	91 05	88 15	87 10	123 80	112 55	104 80	101 45	100 40
48	92 10	85 05	79 95	77 20	76 15	108 00	99 65	93 75	90 65	89 55	125 95	114 45	106 45	102 90	101 80
49	96 20	88 65	83 25	80 30	79 15	111 65	102 85	96 60	93 30	92 10	128 30	116 55	108 30	104 55	103 35
50	100 55	92 55	86 75	83 55	82 35	115 45	106 25	99 60	96 05	94 80	130 90	118 90	110 35	106 40	105 10
51	105 20	96 70	90 45	87 00	85 70	119 55	109 85	102 75	99 00	97 65	133 80	121 50	112 60	108 40	107 05
52	110 10	101 10	94 35	90 70	89 30	123 90	113 70	106 10	102 10	100 65	136 95	124 35	115 05	110 65	109 20
53	115 30	105 80	98 60	94 65	93 10	128 55	117 80	109 80	105 45	103 85	140 45	127 45	117 85	113 20	111 60
54	121 00	110 80	103 05	98 75	97 10	133 45	122 15	113 60	108 95	107 30	144 25	130 90	120 85	115 90	114 20
55	126 95	116 15	107 80	103 15	101 40	138 70	126 80	117 70	112 75	110 90	148 40	134 65	124 20	118 90	117 05
56	133 30	121 80	112 85	107 85	105 95	144 35	131 80	122 10	116 75	114 75	------	------	------	------	------
57	140 05	127 90	118 25	112 85	110 75	150 30	137 15	126 75	121 00	118 90	------	------	------	------	------
58	147 30	134 35	124 05	118 10	115 90	156 75	142 85	131 85	125 65	123 30	------	------	------	------	------
59	155 05	141 30	130 20	123 80	121 35	163 60	148 95	137 25	130 55	128 05	------	------	------	------	------
60	163 25	148 70	136 75	129 80	127 15	171 00	155 60	143 05	135 85	133 10	------	------	------	------	------

*Income continues so long as either the Assured or Original Beneficiary survives.

GUARANTEED ANNUITIES.

EXCESS OF PURCHASE PRICE OVER ANNUITY PAYMENTS TO BE RETURNED AT DEATH.

Should the Annuitant die before the total of the Annuity payments received equals the purchase price, the excess will be returned.

Age last Birthday.	Amount required to purchase an Annuity of $100 per annum.				Annuity which $1000 will purchase.			
	Males.		Females.		Males.		Females.	
	$100 Y'rly	$50 Half-Y'rly	$100 Y'rly	$50 Half-Y'rly	Y'rly Payment	Half-Y'rly Payment	Y'rly Payment	Half-Y'rly Payment
	$	$	$	$	$ c.	$ c.	$ c.	$ c.
20	2193	2218	2217	2242	45 60	22 50	45 10	22 30
21	2178	2203	2204	2229	45 90	22 65	45 35	22 40
22	2163	2188	2190	2215	46 20	22 85	45 65	22 55
23	2147	2172	2176	2201	46 55	23 00	45 95	22 70
24	2131	2156	2161	2186	46 90	23 15	46 25	22 85
25	2115	2140	2146	2171	47 25	23 35	46 55	23 00
26	2098	2123	2131	2156	47 65	23 55	46 90	23 15
27	2081	2106	2115	2140	48 05	23 70	47 25	23 36
28	2063	2088	2099	2124	48 45	23 90	47 60	23 50
29	2045	2070	2083	2108	48 85	24 15	48 00	23 70
30	2027	2052	2066	2091	49 30	24 35	48 40	23 90
31	2008	2033	2050	2075	49 80	24 55	48 75	24 05
32	1988	2013	2033	2058	50 30	24 80	49 15	24 25
33	1968	1993	2015	2040	50 80	25 05	49 60	24 50
34	1948	1973	1998	2023	51 30	25 30	50 05	24 70
35	1927	1952	1980	2005	51 85	25 60	50 50	24 90
36	1905	1930	1961	1986	52 45	25 90	50 95	25 15
37	1883	1908	1942	1967	53 10	26 20	51 45	25 40
38	1861	1886	1923	1948	53 70	26 50	52 00	25 65
39	1839	1864	1903	1928	54 35	26 80	52 50	25 90
40	1816	1841	1883	1908	55 05	27 15	53 10	26 20
41	1792	1817	1863	1888	55 80	27 50	53 65	26 45
42	1768	1793	1842	1867	56 55	27 85	54 25	26 75
43	1744	1769	1821	1846	57 30	28 25	54 90	27 05
44	1719	1744	1799	1824	58 15	28 65	55 55	27 40
45	1694	1719	1776	1801	59 00	29 05	56 30	27 75
46	1668	1693	1753	1778	59 95	29 50	57 00	28 10
47	1642	1667	1730	1755	60 90	29 95	57 80	28 45
48	1616	1641	1705	1730	61 85	30 45	58 65	28 90
49	1590	1615	1680	1705	62 85	30 95	59 50	29 30

GUARANTEED ANNUITIES.

Age last Birthday.	Amount required to purchase an Annuity of $100 per annum				Annuity which $1000 will purchase.			
	Males.		Females.		Males.		Females.	
	$100 Y'rly	$50 Half-Y'rly	$100 Y'rly	$50 Half-Y'rly	Y'rly Payment	Half-Y'rly Payment	Y'rly Payment	Half-Y'rly Payment
	$	$	$	$	$ c.	$ c.	$ c.	$ c.
50	1563	1588	1655	1680	63 95	31 45	60 40	29 75
51	1536	1561	1629	1654	65 10	32 00	61 35	30 20
52	1508	1533	1603	1628	66 30	32 60	62 35	30 70
53	1480	1505	1576	1601	67 55	33 20	63 45	31 20
54	1452	1477	1548	1573	68 85	33 85	64 55	31 75
55	1423	1448	1519	1544	70 25	34 50	65 80	32 35
56	1395	1420	1490	1515	71 65	35 20	67 10	33 00
57	1366	1391	1461	1486	73 20	35 90	68 40	33 60
58	1337	1362	1431	1456	74 75	36 70	69 85	34 30
59	1307	1332	1401	1426	76 50	37 50	71 35	35 05
60	1278	1303	1370	1395	78 20	38 35	72 95	35 80
61	1248	1273	1338	1363	80 10	39 25	74 70	36 65
62	1218	1243	1306	1331	82 10	40 20	76 55	37 55
63	1188	1213	1274	1299	84 15	41 20	78 45	38 45
64	1158	1183	1242	1267	86 35	42 25	80 50	39 45
65	1129	1154	1211	1236	88 55	43 30	82 55	40 45
66	1102	1127	1181	1206	90 70	44 35	84 65	41 45
67	1076	1101	1152	1177	92 90	45 40	86 80	42 45
68	1050	1075	1124	1149	95 20	46 50	88 95	43 50
69	1024	1049	1097	1122	97 65	47 65	91 15	44 55
70	999	1024	1068	1093	100 10	48 80	93 60	45 70
71	973	998	1040	1065	102 75	50 10	96 15	46 90
72	947	972	1011	1036	105 55	51 40	98 90	48 25
73	921	946	982	1007	108 55	52 85	101 80	49 65
74	895	920	954	979	111 70	54 30	104 80	51 05
75	870	895	927	952	114 90	55 85	107 85	52 80
76	845	870	900	925	118 30	57 45	111 10	54 05
77	820	845	873	898	121 95	59 15	114 50	55 65
78	795	820	846	871	125 75	60 95	118 20	57 40
79	770	795	819	844	129 85	62 85	122 10	59 20
80	746	771	792	817	134 00	64 85	126 25	61 15

No medical examination is required.

To obtain the rates for an Annuity of $100 per annum payable in quarterly instalments, add $40 to the cost of an Annuity of $100, payable yearly.

Largest Amount of Insurance it will write on a Single Life, $100,000. Premiums for Each $1,000 Insurance (Nonparticipating).

Adopted May 17, 1915.

Including Total and Permanent Disability Benefits.

Age at Issue	LIFE. Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	WIDOWERS' Continuous Annual Premiums. 10 Years	15 Years	20 Years	25 Years	30 Years	35 Years	40 Years	Adopted Nov. 11, 1913. Non-redeemable	Redeemable	1914 April 1, 1916. Non-redeemable	Redeemable
												One-year Table with in 4 Yrs.	One-year Table	One-year Table with in 5 Yrs.	
												5 Yr.	10 Yr.	10 Yr.	
16	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
17	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
18	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
19	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
20	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
21	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
22	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
25	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
26	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
27	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
28	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
29	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
30	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
31	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
32	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
33	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
34	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
35	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
36	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
37	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
38	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
39	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
40	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
41	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
42	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
43	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
44	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
45	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
46	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
47	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
48	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
49	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
50	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

For semi-annual rates take 52% of annual. For quarterly rates take 30.5% of annual. Deduction after first year of the policy, [illegible] to make it mutually close is eliminated.

Largest Amount of Insurance it will write on a Single Life. $100,000
Premiums for each $1,000 Insurance (Nonparticipating) Adopted
May 1, 1915

‡Reduction after first year of 25c per $1,000 is made if disability clause is eliminated.

Premium Rates (Nonparticipating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3½% Reserve. **Commuted Value $1,730.56.**

Age of Insured.	LIFE. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20-PREMIUMS LIFE. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.	20 YEAR ENDOWMENT. Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured.
16	$26 83	$25 18	$23 74	$22 73	$22 38	$40 71	$38 29	$36 36	$35 18	$34 78	$98 31	$93 37	$90 64	$89 28	$88 75
17	27 30	25 63	24 17	23 16	22 81	41 25	38 80	36 85	35 67	35 27	97 78	92 80	89 90	88 56	88 06
18	27 82	26 13	24 64	23 63	23 28	41 83	39 36	37 39	36 21	35 81	97 30	92 22	89 16	87 84	87 37
19	28 35	26 63	25 15	24 11	23 76	42 43	39 94	37 94	36 76	36 36	96 82	91 62	88 44	87 10	86 66
20	28 92	27 15	25 65	24 61	24 26	43 07	40 55	38 51	37 33	36 93	96 36	91 04	87 77	86 41	85 96
21	29 51	27 70	26 17	25 13	24 78	43 75	41 19	39 14	37 96	37 54	95 94	90 45	87 09	85 70	85 25
22	30 14	28 28	26 75	25 72	25 34	44 42	41 81	39 76	38 56	38 14	95 56	89 86	86 43	85 01	84 57
23	30 81	28 90	27 38	26 32	25 94	45 16	42 47	40 43	39 20	38 78	95 17	89 29	85 76	84 33	83 88
24	31 51	29 54	28 01	26 95	26 55	45 93	43 18	41 13	39 91	39 46	94 76	88 71	85 07	83 61	83 16
25	32 23	30 21	28 65	27 59	27 17	46 73	43 93	41 89	40 62	40 17	94 45	88 19	84 42	82 97	82 49
26	33 04	30 94	29 37	28 28	27 86	47 56	44 72	42 60	41 33	40 88	94 10	87 63	83 75	82 27	81 79
27	33 88	31 74	30 12	29 01	28 59	48 44	45 53	43 36	42 07	41 62	93 82	87 14	83 14	81 61	81 14
28	34 76	32 54	30 87	29 74	29 32	49 39	46 38	44 16	42 87	42 40	93 58	86 69	82 55	81 00	80 53
29	35 71	33 43	31 69	30 53	30 11	50 36	47 26	45 00	43 68	43 21	93 35	86 24	81 98	80 41	79 91
30	36 73	34 35	32 54	31 36	30 94	51 38	48 18	45 85	44 51	44 04	93 19	85 87	81 47	79 85	79 35
31	37 88	35 39	33 50	32 33	31 88	52 56	49 27	46 87	45 50	45 03	93 12	85 57	81 03	79 36	78 86
32	39 07	36 46	34 51	33 31	32 86	53 78	50 35	47 90	46 51	46 02	93 12	85 36	80 67	78 96	78 46
33	40 35	37 59	35 57	34 37	33 90	55 09	51 49	48 98	47 56	47 07	93 14	85 17	80 32	78 58	78 06
34	41 72	38 82	36 70	35 50	35 01	56 47	52 63	50 09	48 68	48 16	93 26	85 07	80 06	78 27	77 76
35	43 18	40 12	37 93	36 71	36 19	57 93	54 00	51 30	49 86	49 32	93 44	85 04	79 89	78 05	77 51
36	44 70	41 48	39 22	37 93	37 41	59 46	55 37	52 57	51 06	50 52	93 69	85 08	79 76	77 86	77 31
37	46 33	42 95	40 59	39 25	38 71	61 01	56 78	53 86	52 30	51 74	94 01	85 21	79 72	77 77	77 21
38	48 08	44 52	42 05	40 66	40 10	62 68	58 28	55 25	53 65	53 06	94 43	85 42	79 77	77 75	77 19
39	49 92	46 21	43 62	42 13	41 57	64 43	59 87	56 69	55 04	54 43	94 95	85 75	79 93	77 84	77 25
40	51 89	47 98	45 25	43 70	43 11	66 30	61 55	58 23	56 49	55 88	95 59	86 18	80 20	78 03	77 42
41	54 05	49 93	47 04	45 41	44 80	68 31	63 32	59 84	58 03	57 39	96 35	86 77	80 61	78 35	77 74
42	56 36	52 01	48 93	47 24	46 60	70 45	65 20	61 53	59 65	58 99	97 32	87 55	81 18	78 85	78 21
43	58 87	54 24	50 97	49 16	48 52	72 72	67 19	63 31	61 33	60 67	98 35	88 40	81 86	79 43	78 75
44	61 58	56 64	53 13	51 23	50 57	75 17	69 33	65 21	63 14	62 46	99 58	89 47	82 71	80 20	79 49
45	64 47	59 22	55 43	53 43	52 75	77 73	71 59	67 21	65 03	64 32	100 96	90 65	83 71	81 05	80 32
46	67 52	61 94	57 87	55 78	55 05	80 53	74 04	69 43	67 10	66 37	102 50	91 98	84 83	82 05	81 28
47	70 81	64 86	60 51	58 30	57 52	83 51	76 64	71 80	69 33	68 55	104 26	93 53	86 17	83 25	82 43
48	74 34	67 99	63 35	60 97	60 15	86 71	79 43	74 33	71 69	70 87	106 23	95 29	87 69	84 61	83 73
49	78 16	71 36	66 42	63 85	62 98	90 09	82 42	77 01	74 23	73 34	108 42	97 27	89 39	86 14	85 22
50	82 26	74 99	69 72	66 94	66 00	93 68	85 61	79 85	76 90	75 94	110 86	99 48	91 31	87 88	86 89
51	86 70	78 94	73 29	70 28	69 27	97 54	89 07	82 88	79 76	78 72	113 59	101 94	93 47	89 82	88 76
52	91 46	83 17	77 10	73 83	72 75	101 70	92 81	86 17	82 81	81 70	116 61	104 68	95 86	91 97	90 84
53	96 58	87 76	81 22	77 64	76 49	106 14	96 76	89 67	86 03	84 85	119 92	107 66	98 48	94 34	93 12
54	102 11	92 70	85 64	81 73	80 51	110 92	100 99	93 46	89 49	88 24	123 60	111 01	101 43	96 99	95 67
55	108 01	97 96	90 31	86 08	84 76	116 07	105 53	97 51	93 18	91 86	127 69	114 70	104 68	99 90	98 49
56	114 27	103 57	95 26	90 67	89 26	121 63	110 45	101 89	97 18	95 77	132 17	118 78	108 26	103 13	101 52
57	120 99	109 58	100 59	95 60	94 07	127 54	115 70	106 55	101 49	99 94	137 10	123 24	112 20	106 65	104 98
58	128 17	116 03	106 32	100 88	99 21	133 88	121 41	111 57	106 14	104 42	142 52	128 17	116 52	110 56	108 71
59	135 91	123 01	112 49	106 59	104 73	140 66	127 56	116 97	111 11	109 23	148 50	133 58	121 30	114 83	112 83
60	144 18	130 54	119 12	112 72	110 63	147 97	134 27	122 82	116 49	114 44	155 09	139 58	126 57	119 58	117 37

LIFE ANNUITY RATES—MALES.

Age Last Birthday.	Single Premium Rates for Life Annuities.				Life Annuities Purchased by $1,000.			
	$100 Annually. 1st Payment in 1 Year.	$50 Semi-Annually. 1st Payment in 6 Months.	$25 Quarterly. 1st Payment in 3 Months.	$10 Monthly. 1st Payment in 1 Month.	Annual Payment. 1st Payment in 1 Year.	Semi-Annual Payment. 1st Payment in 6 Months.	Quarterly Payment. 1st Payment in 3 Months.	Monthly Payment. 1st Payment in 1 Month.
10	$2092 18	$2117 18	$2129 68	$2565 61	$47 80	$23 62	$11 74	$3 90
11	2083 05	2108 05	2120 55	2554 66	48 01	23 72	11 79	3 91
12	2073 65	2098 65	2111 15	2543 38	48 22	23 82	11 84	3 93
13	2063 81	2088 81	2101 31	2531 57	48 45	23 94	11 90	3 95
14	2053 66	2078 66	2091 16	2519 39	48 69	24 05	11 96	3 97
15	2043 08	2068 08	2080 58	2506 69	48 95	24 18	12 02	3 99
16	2032 11	2057 11	2069 61	2493 53	49 21	24 31	12 08	4 01
17	2020 71	2045 71	2058 21	2479 85	49 49	24 44	12 15	4 03
18	2008 91	2033 91	2046 41	2465 69	49 78	24 58	12 22	4 06
19	1996 73	2021 73	2034 23	2451 07	50 08	24 73	12 29	4 08
20	1984 09	2009 09	2021 59	2435 90	50 40	24 89	12 37	4 11
21	1979 97	1995 97	2008 49	2420 16	50 74	25 05	12 45	4 13
22	1957 39	1982 39	1994 89	2403 86	51 09	25 22	12 53	4 16
23	1943 39	1968 39	1980 89	2387 06	51 46	25 40	12 62	4 19
24	1928 84	1953 84	1966 34	2369 60	51 84	25 59	12 71	4 22
25	1913 78	1938 78	1951 28	2351 53	52 25	25 79	12 81	4 25
26	1898 23	1923 23	1935 73	2332 87	52 68	26 00	12 92	4 29
27	1882 17	1907 17	1919 67	2313 60	53 13	26 22	13 02	4 32
28	1865 51	1890 51	1903 01	2293 61	53 60	26 45	13 14	4 36
29	1848 34	1873 34	1885 84	2273 00	54 10	26 69	13 26	4 40
30	1830 63	1855 63	1868 13	2251 75	54 63	26 95	13 38	4 44
31	1812 37	1837 37	1849 87	2229 84	55 18	27 21	13 51	4 48
32	1793 47	1818 47	1830 97	2207 16	55 76	27 50	13 65	4 53
33	1774 02	1799 02	1811 52	2183 82	56 37	27 79	13 80	4 58
34	1753 97	1778 97	1791 47	2159 76	57 01	28 11	13 96	4 63
35	1733 33	1758 33	1770 83	2134 99	57 69	28 44	14 12	4 68
36	1712 07	1737 07	1749 57	2109 48	58 41	28 78	14 29	4 74
37	1690 20	1715 20	1727 70	2083 24	59 16	29 15	14 47	4 80
38	1667 78	1692 78	1705 28	2056 33	59 96	29 54	14 66	4 86
39	1644 69	1669 69	1682 19	2028 62	60 80	29 95	14 86	4 93
40	1621 00	1646 00	1658 50	2000 20	61 69	30 38	15 07	5 00
41	1596 70	1621 70	1634 20	1971 04	62 63	30 83	15 30	5 07
42	1571 79	1596 79	1609 29	1941 14	63 62	31 31	15 53	5 15
43	1546 28	1571 28	1583 78	1910 53	64 67	31 82	15 79	5 23
44	1520 20	1545 20	1557 70	1879 24	65 78	32 36	16 05	5 32
45	1493 53	1518 53	1531 03	1847 23	66 96	32 93	16 33	5 41
46	1466 22	1491 22	1503 72	1814 46	68 20	33 53	16 63	5 51
47	1438 42	1463 42	1475 92	1781 10	69 52	34 17	16 94	5 61
48	1410 04	1435 04	1447 54	1747 04	70 92	34 84	17 27	5 72
49	1381 08	1406 08	1418 58	1712 29	72 41	35 56	17 62	5 84
50	1351 65	1376 65	1389 15	1676 98	73 98	36 32	18 00	5 96
51	1321 74	1346 74	1359 24	1641 08	75 66	37 13	18 39	6 09
52	1291 33	1316 83	1328 83	1604 59	77 44	37 98	18 81	6 23
53	1260 51	1285 51	1298 01	1567 61	79 33	38 90	19 26	6 38
54	1229 23	1254 23	1266 73	1530 07	81 35	39 87	19 74	6 54
55	1197 53	1222 53	1235 03	1492 03	83 51	40 90	20 24	6 70
56	1165 58	1190 58	1203 08	1453 69	85 79	41 99	20 78	6 88
57	1133 24	1158 24	1170 74	1414 88	88 24	43 17	21 35	7 07
58	1100 61	1125 61	1138 01	1375 73	90 86	44 42	21 97	7 27
59	1067 79	1092 79	1105 29	1336 34	93 65	45 76	22 62	7 48
60	1034 79	1059 79	1072 29	1296 74	96 64	47 18	23 31	7 71
61	1001 64	1026 64	1039 14	1256 96	99 84	48 70	24 06	7 96
62	968 36	993 36	1005 86	1217 03	103 27	50 33	24 85	8 22
63	935 05	960 05	972 55	1177 06	106 95	52 08	25 71	8 50
64	901 76	926 76	939 26	1137 11	110 89	53 95	26 62	8 79
65	868 52	893 52	905 02	1097 22	115 14	55 96	27 62	9 11
66	835 37	860 37	872 87	1057 44	119 71	58 11	28 64	9 46
67	806 15	831 15	843 65	1022 38	124 05	60 16	29 63	9 78
68	776 85	801 85	814 35	987 22	128 72	62 36	30 70	10 13
69	750 96	775 96	788 46	956 15	133 16	64 44	31 71	10 46
70	724 78	749 78	762 28	924 73	137 97	66 69	32 80	10 81
71	698 42	723 42	735 92	893 10	143 18	69 12	33 97	11 20
72	674 91	699 91	712 41	864 89	148 17	71 44	35 09	11 56
73	651 05	676 05	688 55	836 26	153 60	73 96	36 31	11 96
74	629 59	654 59	667 09	810 50	158 83	76 38	37 48	12 34
75	610 22	635 22	647 72	787 26	163 88	78 71	38 60	12 70

LIFE ANNUITY RATES.—FEMALES.

Age Last Birthday.	Single Premium Rates for Life Annuities.				Life Annuities Purchased by $1,000.			
	$100 Annually. 1st Payment in 1 Year.	$50 Semi-Annually. 1st Payment in 6 Months.	$25 Quarterly. 1st Payment in 3 Months.	$10 Monthly. 1st Payment in 1 Month.	Annual Payment. 1st Payment in 1 Year.	Semi-Annual Payment. 1st Payment in 6 Months.	Quarterly Payment. 1st Payment in 3 Months.	Monthly Payment. 1st Payment in 1 Month.
10	$2286 72	$2311 72	$2324 22	$2799 06	$43 73	$21 63	$10 76	$3 57
11	2276 67	2301 67	2314 17	2787 00	43 92	21 72	10 80	3 59
12	2266 25	2291 25	2303 75	2774 50	44 13	21 82	10 85	3 60
13	2255 45	2280 45	2292 95	2761 54	44 34	21 93	10 90	3 62
14	2244 29	2269 29	2281 79	2748 14	44 56	22 03	10 96	3 64
15	2232 75	2257 75	2270 25	2734 30	44 79	22 15	11 01	3 66
16	2220 82	2245 82	2258 32	2719 98	45 03	22 26	11 07	3 68
17	2208 45	2233 45	2245 95	2705 14	45 28	22 39	11 13	3 70
18	2195 62	2220 62	2233 12	2689 74	45 55	22 52	11 20	3 72
19	2182 38	2207 38	2219 88	2673 85	45 82	22 65	11 26	3 74
20	2168 70	2193 70	2206 20	2657 44	46 11	22 79	11 33	3 76
21	2154 59	2179 59	2192 09	2640 50	46 41	22 94	11 40	3 79
22	2140 03	2165 03	2177 53	2623 03	46 73	23 09	11 48	3 81
23	2124 97	2149 97	2162 47	2604 96	47 06	23 26	11 56	3 84
24	2109 44	2134 44	2146 94	2586 32	47 41	23 43	11 64	3 87
25	2092 39	2118 39	2130 89	2567 06	47 77	23 60	11 73	3 90
26	2076 87	2101 87	2114 37	2547 24	48 15	23 79	11 82	3 93
27	2059 75	2084 75	2097 25	2526 70	48 55	23 98	11 92	3 96
28	2042 12	2067 12	2079 62	2505 54	48 97	24 19	12 02	3 99
29	2023 97	2048 97	2061 47	2483 76	49 41	24 40	12 13	4 03
30	2005 28	2030 28	2042 78	2461 33	49 87	24 63	12 24	4 06
31	1985 98	2010 98	2023 48	2438 17	50 35	24 86	12 35	4 10
32	1966 06	1991 06	2003 56	2414 27	50 86	25 11	12 48	4 14
33	1945 66	1970 66	1983 16	2389 79	51 40	25 37	12 61	4 18
34	1924 60	1949 60	1962 10	2364 52	51 96	25 65	12 74	4 23
35	1902 96	1927 96	1940 46	2338 55	52 55	25 93	12 88	4 28
36	1880 72	1905 72	1918 22	2311 86	53 17	26 24	13 03	4 33
37	1857 88	1882 88	1895 38	2284 45	53 82	26 56	13 19	4 38
38	1834 43	1859 43	1871 93	2256 31	54 51	26 89	13 36	4 43
39	1810 33	1835 33	1847 83	2227 39	55 24	27 24	13 53	4 49
40	1785 65	1810 65	1823 15	2197 78	56 00	27 61	13 71	4 55
41	1760 31	1785 31	1797 81	2167 37	56 81	28 01	13 91	4 61
42	1734 37	1759 37	1771 87	2136 24	57 66	28 42	14 11	4 68
43	1707 86	1732 86	1745 36	2104 43	58 55	28 85	14 32	4 75
44	1680 75	1705 75	1718 25	2071 90	59 50	29 31	14 55	4 83
45	1652 97	1677 97	1690 47	2038 56	60 50	29 80	14 79	4 91
46	1624 66	1649 66	1662 16	2004 59	61 55	30 31	15 04	4 99
47	1595 74	1620 74	1633 24	1969 88	62 67	30 85	15 31	5 08
48	1566 27	1591 27	1603 77	1934 52	63 85	31 42	15 59	5 17
49	1536 22	1561 22	1573 72	1898 46	65 09	32 03	15 89	5 27
50	1505 61	1530 61	1543 11	1861 73	66 42	32 67	16 20	5 37
51	1474 47	1499 47	1511 97	1824 36	67 82	33 35	16 53	5 48
52	1442 79	1467 79	1480 29	1786 34	69 31	34 06	16 89	5 60
53	1410 69	1435 69	1448 19	1747 82	70 89	34 83	17 26	5 72
54	1378 10	1403 10	1415 60	1708 72	72 56	35 64	17 66	5 85
55	1345 09	1370 09	1382 59	1669 10	74 34	36 49	18 08	5 99
56	1311 65	1336 65	1349 15	1628 98	76 24	37 41	18 53	6 14
57	1277 80	1302 80	1315 30	1588 36	78 26	38 38	19 01	6 30
58	1243 74	1268 74	1281 24	1547 48	80 40	39 41	19 51	6 46
59	1209 29	1234 29	1246 79	1506 14	82 69	40 51	20 05	6 64
60	1174 60	1199 60	1212 10	1464 52	85 14	41 68	20 63	6 83
61	1139 73	1164 73	1177 23	1422 67	87 74	42 93	21 24	7 03
62	1104 66	1129 66	1142 16	1380 59	90 53	44 26	21 89	7 24
63	1069 47	1094 47	1106 97	1338 36	93 50	45 68	22 58	7 47
64	1034 20	1059 20	1071 70	1296 04	96 69	47 21	23 33	7 72
65	998 87	1023 87	1036 37	1253 64	100 11	48 83	24 12	7 98
66	963 61	988 61	1001 11	1211 33	103 78	50 58	24 97	8 26
67	928 41	953 41	965 91	1169 09	107 71	52 44	25 88	8 55
68	893 39	918 39	930 89	1127 06	111 93	54 44	26 86	8 87
69	858 49	883 49	895 99	1085 18	116 48	56 59	27 90	9 22
70	823 83	848 83	861 33	1043 59	121 38	58 90	29 02	9 58
71	789 52	814 52	827 02	1002 42	126 66	61 39	30 23	9 98
72	755 49	780 49	792 99	961 58	132 36	64 06	31 53	10 40
73	725 29	750 29	762 79	925 34	137 88	66 64	32 77	10 81
74	695 22	720 22	732 72	889 26	143 84	69 42	34 12	11 25
75	668 44	693 44	705 94	857 12	149 60	72 10	35 41	11 67

NOTE.—A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

ngest Amount of Insurance it will write on a Single Life, $100,000.

Premiums for Each $1,000 Insurance (Participating).

Adopted January 1, 1915.											Adopted 1908.			
LIFE.				ENDOWMENT. Continuous Annual Premiums.							TERM. Nonrenewable Convertible			
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	5 Years.	10 Years.	15 Years.	20 Years.
$17 52	$40 62	$30 48	$25 54	$97 34	$62 29	$45 21	$35 32	$29 05	$24 85	$22 00	$11 23	$11 41	$11 62	$11 88
17 90	41 27	30 98	25 95	97 40	62 37	45 30	35 42	29 16	24 99	22 16	11 30	11 49	11 72	12 01
18 29	41 94	31 48	26 38	97 47	62 45	45 38	35 52	29 27	25 13	22 34	11 37	11 58	11 83	12 15
18 70	42 64	32 00	26 83	97 54	62 52	45 47	35 62	29 40	25 29	22 54	11 45	11 68	11 95	12 30
19 12	43 35	32 55	27 29	97 60	62 60	45 56	35 74	29 54	25 46	22 75	11 54	11 79	12 08	12 46
19 58	44 11	33 12	27 77	97 69	62 70	45 67	35 86	29 70	25 65	22 99	11 64	11 89	12 22	12 64
20 06	44 88	33 71	28 27	97 77	62 79	45 78	36 00	29 86	25 85	23 25	11 73	12 01	12 37	12 82
20 55	45 69	34 32	28 80	97 87	62 90	45 90	36 15	30 04	26 08	23 53	11 84	12 15	12 54	13 04
21 06	46 52	34 96	29 34	97 97	63 01	46 04	36 30	30 24	26 33	23 84	11 96	12 28	12 72	13 28
21 63	47 39	35 62	29 90	98 07	63 13	46 18	36 48	30 45	26 60	24 18	12 08	12 45	12 92	13 54
22 22	48 29	36 31	30 50	98 17	63 26	46 34	36 67	30 70	26 90	24 56	12 22	12 62	13 13	13 84
22 83	49 23	37 02	31 11	98 30	63 40	46 51	36 88	30 96	27 24	24 96	12 37	12 81	13 38	14 17
23 48	50 20	37 76	31 75	98 42	63 55	46 69	37 10	31 25	27 60	25 41	12 53	13 01	13 65	14 54
24 16	51 20	38 54	32 42	98 56	63 72	46 90	37 36	31 57	28 01	25 91	12 70	13 24	13 95	14 96
24 89	52 25	39 35	33 13	98 71	63 90	47 12	37 64	31 93	28 46	26 44	12 91	13 49	14 28	15 43
25 66	53 32	40 18	33 87	98 88	64 09	47 36	37 96	32 32	28 94	27 04	13 12	13 77	14 67	15 94
26 46	54 46	41 06	34 63	99 05	64 32	47 64	38 30	32 76	29 48	27 67	13 36	14 08	15 09	16 52
27 33	55 64	41 98	35 44	99 25	64 55	47 94	38 68	33 24	30 07	28 37	13 62	14 43	15 58	17 18
28 24	56 84	42 92	36 28	99 45	64 82	48 27	39 11	33 76	30 72	29 14	13 90	14 81	16 12	17 90
29 20	58 11	43 93	37 18	99 69	65 10	48 65	39 57	34 35	31 43	29 96	14 23	15 25	16 73	18 71
30 23	59 42	44 97	38 11	99 94	65 43	49 05	40 10	35 00	32 21	.....	14 58	15 74	17 40	19 60
31 31	60 78	46 06	39 10	100 23	65 80	49 52	40 67	35 71	33 06	.....	14 98	16 31	18 17	20 60
32 48	62 21	47 20	40 14	100 53	66 19	50 02	41 31	36 50	34 00	.....	15 43	16 94	19 02	21 71
33 71	63 69	48 41	41 25	100 89	66 65	50 60	42 03	37 38	35 02	.....	15 94	17 66	19 98	22 95
35 02	65 24	49 66	42 41	101 27	67 14	51 22	42 81	38 33	36 14	.....	16 54	18 47	21 06	24 30
36 41	66 85	51 00	43 64	101 72	67 70	51 92	43 68	39 38	.....	.....	17 21	19 39	22 25	25 81
37 90	68 52	52 39	44 95	102 21	68 33	52 71	44 65	40 55	.....	.....	17 97	20 43	23 58	27 46
39 48	70 28	53 86	46 35	102 74	69 02	53 58	45 72	41 82	.....	.....	18 85	21 57	25 07	29 28
41 18	72 11	55 41	47 83	103 35	69 79	54 54	46 91	42 21	.....	.....	19 83	22 87	26 70	31 29
42 99	74 02	57 05	49 40	104 03	70 64	55 60	48 20	44 73	.....	.....	20 94	24 30	28 51	33 48
44 91	76 02	58 77	51 08	104 77	71 58	56 79	49 64	.....	.....	.....	22 17	25 89	30 51	.....
46 95	78 09	60 59	52 87	105 59	72 62	58 08	51 20	.....	.....	.....	23 54	27 66	32 71	.....
49 13	80 26	62 51	54 76	106 50	73 78	59 52	52 93	.....	.....	.....	25 07	29 61	35 13	.....
51 47	82 52	64 54	56 81	107 51	75 06	61 10	54 80	.....	.....	.....	26 77	31 77	37 77	.....
53 96	84 90	66 69	58 98	108 62	76 46	62 84	56 86	.....	.....	.....	28 66	34 15	40 67	.....
56 61	87 39	68 99	61 39	109 84	78 02	64 76	.....	.....	.....	.....	30 75	36 79	.....	.....
59 45	89 99	71 43	63 83	111 18	79 75	66 87	.....	.....	.....	.....	33 06	39 68	.....	.....
62 48	92 72	74 03	66 51	112 68	81 64	69 18	.....	.....	.....	.....	35 61	42 86	.....	.....
65 73	95 59	76 79	69 40	114 33	83 74	71 71	.....	.....	.....	.....	38 43	46 37	.....	.....
69 20	98 63	79 76	72 52	116 14	86 05	74 50	.....	.....	.....	.....	41 55	50 22	.....	.....
72 90	101 83	82 94	75 86	118 16	88 59	.....	.....	.....	.....	.....	.....	.....	.....	.....
76 88	105 22	86 34	79 48	120 38	91 40	.....	.....	.....	.....	.....	.....	.....	.....	.....
81 14	108 81	89 99	83 38	122 83	94 47	.....	.....	.....	.....	.....	.....	.....	.....	.....
85 79	112 64	93 91	87 59	125 54	97 85	.....	.....	.....	.....	.....	.....	.....	.....	.....
90 58	116 69	98 14	92 14	128 52	101 56	.....	.....	.....	.....	.....	.....	.....	.....	.....

For policies containing Disability Benefits additional charge of 61c to .39 is made according to age of Insured and form of policy.

For semi-annual rates add 1½ per cent and divide by 2.

For quarterly rates add 2¼ per cent and divide by 4.

(Limit $100,000)

Extra Annual Premiums per $1,000 of Insurance for Waiver of Premiums in Event of Total and Permanent Disability of Insured Before Attaining Age of 60. (Nonparticipating.)

American 3½ per cent. Adopted January 1, 1915.

Premium Rates (Participating for $10.00 Monthly Income for 20 Years Certain, with Extra Rates (Nonparticipating) to Continue the Income to Beneficiary During Life.

American 3½% Reserve. Commuted Value on 3% Interest Basis, $1,838.00.

Age of Insured.	LIFE.					20-PREMIUMS LIFE.				
	Rates for 20 Years Certain.	Extra Rates to Continue Income for Life. Age of Beneficiary.				Rates for 20 Years Certain.	Extra Rates to Continue Income for Life. Age of Beneficiary.			
		25	35	45	55		25	35	45	55
21	$32 20	$ 5 23	$ 3 19	$ 1 49	$0 43	$46 94	$ 7 42	$ 4 27	$ 1 80	$0 46
22	32 90	5 33	3 24	1 51	43	47 70	7 51	4 30	1 82	46
23	33 62	5 42	3 26	1 54	43	48 49	7 63	4 34	1 85	46
24	34 37	5 54	3 31	1 54	43	49 31	7 75	4 39	1 87	48
25	35 14	5 66	3 36	1 56	43	50 16	7 90	4 44	1 90	48
26	35 99	5 78	3 41	1 58	43	51 04	8 06	4 51	1 92	48
27	36 87	5 93	3 48	1 61	46	51 96	8 21	4 58	1 92	50
28	37 77	6 10	3 55	1 61	46	52 93	8 38	4 66	1 94	50
29	38 75	6 24	3 62	1 66	48	53 93	8 57	4 75	1 99	50
30	39 76	6 43	3 72	1 68	48	54 96	8 76	4 82	2 02	50
31	40 84	6 65	3 82	1 73	48	56 06	9 00	4 92	2 06	50
32	41 96	6 86	3 91	1 78	50	57 18	9 24	5 04	2 09	53
33	43 16	7 10	4 03	1 80	50	58 36	9 55	5 16	2 14	53
34	44 41	7 42	4 15	1 85	50	59 59	9 86	5 30	2 18	55
35	45 75	7 73	4 30	1 90	50	60 89	10 25	5 47	2 23	55
36	47 16	8 09	4 46	1 94	50	62 25	10 63	5 66	2 33	58
37	48 63	8 47	4 66	1 99	53	63 65	11 04	5 86	2 40	58
38	50 23	8 90	4 85	2 09	55	65 14	11 52	6 10	2 47	60
39	51 91	9 36	5 06	2 16	58	66 68	12 00	6 34	2 54	60
40	53 67	9 86	5 33	2 23	60	68 34	12 53	6 58	2 62	62
41	55 56	10 42	5 62	2 33	60	70 05	13 13	6 86	2 71	65
42	57 55	11 04	5 93	2 45	62	71 87	13 78	7 20	2 81	67
43	59 70	11 71	6 26	2 57	67	73 78	14 47	7 54	2 95	72
44	61 96	12 46	6 65	2 71	70	75 82	15 24	7 94	3 10	74
45	64 37	13 32	7 08	2 88	74	77 95	16 08	8 40	3 29	79
46	66 92	14 23	7 50	3 07	77	80 21	17 02	8 90	3 50	84
47	69 66	15 22	8 11	3 26	82	82 62	18 06	9 46	3 72	89
48	72 56	16 30	8 71	3 50	86	85 19	19 05	10 06	3 95	94
49	75 69	17 45	9 36	3 77	91	87 91	20 23	10 73	4 20	98
50	79 02	18 72	10 10	4 06	98	90 80	21 48	11 50	4 51	1 06
51	82 54	20 09	10 92	4 37	1 06	93 89	22 85	12 31	4 82	1 13
52	86 29	21 58	11 83	4 75	1 13	97 18	24 31	13 22	5 21	1 20
53	90 30	23 21	12 82	5 14	1 22	100 65	25 87	14 18	5 62	1 30
54	94 60	24 96	13 87	5 62	1 34	104 42	27 53	15 19	6 05	1 39
55	99 18	26 90	15 05	6 10	1 46	108 41	29 35	16 30	6 53	1 54
56	104 05	28 97	16 30	6 65	1 61	112 72	31 32	17 52	7 00	1 68
57	109 27	31 22	17 71	7 27	1 78	117 32	33 46	18 86	7 66	1 85
58	114 84	33 62	19 25	7 97	1 92	122 25	35 76	20 36	8 36	1 99
59	120 81	36 22	20 93	8 71	2 11	127 56	38 23	22 01	9 10	2 18
60	127 19	39 00	22 80	9 60	2 33	133 29	40 87	23 83	9 94	2 40

Largest Amount of Insurance it will write on a Single Life, $25,000. Premiums for each $1,000 Insurance, Annual Dividend Policies. Adopted September 1, 1911.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Ann'l Premiums				Convertible Term.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums	10 Years.	15 Years.	20 Years.	25 Years.	5 Years.	10 Years.
21	$18 47	$46 50	$34 33	$28 37	$24 90	$101 98	$65 72	$47 96	$37 61	$11 28	$11 46
22	18 88	47 20	34 86	28 81	25 29	102 05	65 80	48 05	37 71	11 37	11 57
23	19 31	47 93	35 40	29 27	25 71	102 13	65 88	48 14	37 82	11 47	11 68
24	19 75	48 68	35 97	29 75	26 13	102 21	65 97	48 24	37 94	11 57	11 80
25	20 22	49 45	36 55	30 24	26 58	102 29	66 07	48 35	38 06	11 68	11 93
26	20 72	50 26	37 16	30 76	27 04	102 38	66 17	48 47	38 20	11 80	12 06
27	21 23	51 09	37 79	31 29	27 52	102 48	66 28	48 60	38 35	11 93	12 21
28	21 78	51 94	38 43	31 84	28 02	102 58	66 40	48 73	38 51	12 06	12 37
29	22 35	52 83	39 11	32 41	28 54	102 69	66 53	48 88	38 68	12 21	12 55
30	22 95	53 74	39 80	33 01	29 09	102 81	66 66	49 03	38 87	12 37	12 73
31	23 58	54 69	40 53	33 62	29 65	102 94	66 80	49 20	39 08	12 53	12 94
32	24 24	55 67	41 28	34 27	30 25	103 07	66 96	49 39	39 31	12 72	13 16
33	24 94	56 69	42 05	34 94	30 87	103 22	67 13	49 59	39 56	12 92	13 41
34	25 68	57 74	42 86	35 64	31 52	103 38	67 32	49 82	39 83	13 13	13 67
35	26 46	58 82	43 70	36 37	32 20	103 54	67 51	50 06	40 13	13 37	13 96
36	27 28	59 95	44 57	37 13	32 92	103 73	67 73	50 32	40 47	13 63	14 28
37	28 15	61 12	45 47	37 92	33 67	103 93	67 97	50 62	40 84	13 91	14 64
38	29 07	62 32	46 42	38 76	34 46	104 14	68 23	50 94	41 24	14 22	15 03
39	30 04	63 57	47 40	39 63	35 29	104 38	68 52	51 30	41 69	14 56	15 47
40	31 07	64 86	48 42	40 55	36 18	104 63	68 84	51 70	42 19	14 93	15 96
41	32 16	66 21	49 49	41 51	37 11	104 91	69 19	52 14	42 74	15 34	16 51
42	33 31	67 60	50 60	42 52	38 10	105 22	69 58	52 63	43 35	15 80	17 13
43	34 54	69 05	51 77	43 59	39 15	105 56	70 01	53 17	44 03	16 31	17 83
44	35 84	70 55	53 00	44 72	40 26	105 95	70 49	53 77	44 77	16 89	18 62
45	37 23	72 12	54 28	45 91	41 46	106 37	71 02	54 44	45 60	17 55	19 50
46	38 71	73 75	55 63	47 18	42 73	106 84	71 62	55 18	46 52	18 30	20 49
47	40 28	75 45	57 05	48 52	44 08	107 37	72 28	56 01	47 54	19 14	21 60
48	41 95	77 22	58 55	49 95	45 53	107 96	73 02	56 92	48 66	20 10	22 84
49	43 73	79 07	60 13	51 47	47 09	108 61	73 83	57 94	49 89	21 17	24 22
50	45 63	81 00	61 79	53 08	48 75	109 33	74 74	59 05	51 26	22 37	25 76
51	47 65	83 00	63 54	54 80	.....	110 12	75 73	60 29	.....	23 70	27 45
52	49 80	85 10	65 39	56 64	.....	111 00	76 84	61 65	.....	25 18	29 32
53	52 10	87 28	67 35	58 59	.....	111 97	78 05	63 15	.....	26 83	31 39
54	54 54	89 57	69 42	60 69	.....	113 04	79 40	64 81	.....	28 64	33 67
55	57 15	91 96	71 62	62 93	.....	114 22	80 88	66 63	.....	30 66	36 19
56	59 94	94 47	73 96	65 34	.....	115 52	82 51	68 64	.....	32 88	38 96
57	62 91	97 09	76 45	67 92	.....	116 95	84 32	70 84	.....	35 33	42 00
58	66 09	99 86	79 11	70 70	.....	118 53	86 31	73 25	.....	38 04	45 34
59	69 49	102 77	81 95	73 69	.....	120 27	88 51	75 90	.....	41 02	49 02
60	73 12	105 84	84 99	76 91	.....	122 19	90 93	78 80	.....	44 31	53 04
61	77 01	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	81 17	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	85 63	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	90 40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	95 52	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
or quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $10,000. Premiums for each $1,000 Insurance (Nonparticipating)
Adopted September 15, 1911.

Age at Issue.	LIFE. Continuous Annual Premiums.	LIFE. 10 Annual Premiums.	LIFE. 15 Annual Premiums.	LIFE. 20 Annual Premiums.	LIFE. 25 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums 10 Years.	ENDOWMENT. 15 Years.	ENDOWMENT. 20 Years.	ENDOWMENT. 25 Years.	TERM. 10 Years	TERM. 15 Years	TERM. 20 Years	TERM. 5 Years Non-Renewable Convertible
21	$15 21	$37 26	$27 65	$22 96	$20 30	$ 91 02	$57 80	$41 61	$32 36	$10 56	$10 77	$11 03	$ 9 38
22	15 55	37 86	28 10	23 35	20 64	91 07	57 86	41 68	32 43	10 64	10 87	11 16	9 44
23	15 91	38 49	28 58	23 75	20 99	91 13	57 93	41 75	32 52	10 73	10 98	11 30	9 50
24	16 29	39 14	29 06	24 15	21 36	91 19	58 00	41 83	32 60	10 83	11 10	11 45	9 58
25	16 68	39 82	29 58	24 59	21 74	91 25	58 06	41 91	32 70	10 94	11 23	11 61	9 66
26	17 09	40 52	30 10	25 04	22 14	91 32	58 14	42 01	32 80	11 04	11 37	11 79	9 75
27	17 54	41 24	30 65	25 50	22 56	91 38	58 23	42 11	32 91	11 16	11 52	11 97	9 83
28	17 98	42 00	31 22	25 99	22 99	91 46	58 32	42 21	33 04	11 30	11 69	12 19	9 93
29	18 48	42 79	31 82	26 49	23 44	91 55	58 41	42 32	33 17	11 43	11 87	12 43	10 04
30	18 98	43 59	32 44	27 02	23 91	91 64	58 52	42 45	33 32	11 60	12 07	12 69	10 15
31	19 53	44 44	33 08	27 57	24 41	91 72	58 63	42 58	33 48	11 77	12 29	12 99	10 27
32	20 09	45 31	33 75	28 14	24 92	91 83	58 75	42 74	33 66	11 96	12 53	13 32	10 41
33	20 68	46 22	34 44	28 74	25 46	91 94	58 89	42 90	33 87	12 16	12 80	13 69	10 55
34	21 32	47 16	35 16	29 36	26 03	92 06	59 02	43 08	34 09	12 39	13 10	14 11	10 71
35	21 98	48 14	35 91	30 01	26 62	92 19	59 19	43 28	34 33	12 64	13 43	14 58	10 89
36	22 69	49 15	36 70	30 70	27 25	92 32	59 35	43 49	34 60	12 92	13 82	15 09	11 09
37	23 44	50 21	37 51	31 41	27 91	92 48	59 55	43 74	34 91	13 23	14 24	15 67	11 31
38	24 23	51 30	38 36	32 17	28 60	92 65	59 76	44 01	35 24	13 58	14 73	16 34	11 54
39	25 06	52 44	39 25	32 95	29 33	92 83	59 99	44 31	35 62	13 96	15 27	17 05	11 80
40	25 96	53 61	40 18	33 78	30 11	93 03	60 26	44 65	36 04	14 40	15 88	17 86	12 09
41	26 90	54 84	41 14	34 64	30 92	93 26	60 54	45 02	36 50	14 89	16 55	18 75	12 41
42	27 90	56 11	42 16	35 56	31 79	93 50	60 87	45 43	37 02	15 46	17 32	19 75	12 77
43	28 96	57 44	43 22	36 52	32 71	93 78	61 23	45 89	37 59	16 09	18 17	20 86	13 18
44	30 10	58 82	44 34	37 55	33 68	94 09	61 62	46 40	38 23	16 81	19 13	22 10	13 64
45	31 30	60 27	45 50	38 63	34 74	94 43	62 07	46 99	38 94	17 62	20 21	23 45	14 18
46	32 59	61 77	46 74	39 77	35 85	94 82	62 57	47 63	39 73	18 54	21 40	24 96	14 79
47	33 96	63 33	48 03	40 98	37 04	95 25	63 14	48 34	40 61	19 58	22 73	26 61	15 47
48	35 41	64 97	49 40	42 28	38 32	95 74	63 77	49 13	41 58	20 72	24 22	28 43	16 22
49	36 98	66 67	50 84	43 65	39 68	96 28	64 47	50 01	42 66	22 02	25 85	30 44	17 15
50	38 64	68 45	52 35	45 11	41 14	96 89	65 24	50 99	43 84	23 45	27 66	32 63	18 15
51	40 40	70 31	53 95	46 67	42 70	97 56	66 11	52 07	------	25 04	29 66	35 02	------
52	42 29	72 24	55 64	48 32	44 38	98 30	67 06	53 27	------	26 81	31 86	37 62	------
53	44 30	74 25	57 42	50 08	46 18	99 12	68 10	54 59	------	28 76	34 28	40 43	------
54	46 44	76 36	59 31	51 97	48 11	100 04	69 28	56 05	------	30 92	36 92	43 48	------
55	48 73	78 56	61 30	54 00	50 19	101 04	70 57	57 65	------	33 30	39 83	46 76	------
56	51 18	80 87	63 43	56 16	------	102 15	71 99	59 42	------	35 94	43 01	------	------
57	53 79	83 28	65 69	58 48	------	103 38	73 57	61 36	------	38 83	46 47	------	------
58	56 58	85 82	68 09	60 97	------	104 74	75 31	63 51	------	42 01	50 23	------	------
59	59 57	88 48	70 66	63 66	------	106 24	77 24	65 84	------	45 52	54 31	------	------
60	62 76	91 30	73 41	66 54	------	107 90	79 37	68 41	------	49 37	58 [illegible]	------	------

For one-half or one-quarter yearly premiums notes are taken for pro rata amount of annual premium with 6 per cent interest for the time of deferred payments.

For Policies with Disability Benefit rider additional charge of 25c per $1,000 is made.

LIFE ANNUITY RATES—MALES.

NOTE.—For ages older than 95 the rates are the same as for age 95. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES—FEMALES.

Age Last Birthday.	Price of $100 Annuity.			Annuity purchased by $1,000.			Age Last Birthday.	Price of $100 Annuity.			Annuity purchased by $1,000.		
	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.		$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
6	2377	2402	2414	42 10	20 80	10 40	46	1666	1691	1703	60 00	29 60	14 70
7	2366	2391	2403	42 30	20 90	10 40	47	1637	1662	1674	61 10	30 10	14 90
8	2355	2380	2392	42 50	21 00	10 40	48	1607	1632	1644	62 20	30 60	15 30
9	2343	2368	2380	42 70	21 10	10 50	49	1576	1601	1613	63 40	31 20	15 60
10	2330	2355	2367	42 90	21 20	10 60	50	1544	1569	1581	64 80	31 90	15 90
11	2317	2342	2354	43 20	21 30	10 60	51	1511	1536	1548	66 20	32 50	16 10
12	2304	2329	2341	43 40	21 50	10 70	52	1478	1503	1515	67 70	33 30	16 50
13	2290	2315	2327	43 70	21 60	10 70	53	1444	1469	1481	69 30	34 00	16 90
14	2276	2301	2313	43 90	21 70	10 80	54	1409	1434	1446	71 00	34 80	17 30
15	2261	2286	2298	44 20	21 90	10 90	55	1374	1399	1411	72 80	35 70	17 70
16	2246	2271	2283	44 50	22 00	10 90	56	1338	1363	1375	74 70	36 70	18 20
17	2231	2256	2268	44 80	22 20	11 00	57	1301	1326	1338	76 90	37 70	18 70
18	2217	2242	2254	45 10	22 40	11 10	58	1264	1289	1301	79 10	38 80	19 20
19	2203	2228	2240	45 40	22 40	11 10	59	1227	1252	1264	81 50	39 90	19 80
20	2190	2215	2227	45 70	22 60	11 20	60	1189	1214	1226	84 10	41 20	20 40
21	2175	2200	2212	46 00	22 70	11 30	61	1151	1176	1188	86 90	42 50	21 00
22	2160	2185	2197	46 30	22 90	11 40	62	1113	1138	1150	89 80	43 90	21 70
23	2145	2170	2182	46 60	23 00	11 50	63	1075	1100	1112	93 00	45 40	22 40
24	2129	2154	2166	47 00	23 20	11 60	64	1037	1062	1074	96 40	47 10	23 20
25	2113	2138	2150	47 30	23 40	11 60	65	1000	1025	1037	100 00	48 80	24 10
26	2096	2121	2133	47 70	23 60	11 70	66	963	988	1000	103 80	50 60	25 00
27	2079	2104	2116	48 10	23 80	11 80	67	926	951	963	107 90	52 50	25 90
28	2061	2086	2098	48 50	24 00	11 90	68	888	913	925	112 60	54 80	26 90
29	2043	2068	2080	48 90	24 20	12 00	69	850	875	887	116 90	56 90	27 60
30	2025	2050	2062	49 40	24 40	12 10	70	812	837	849	120 90	58 60	28 30
31	2006	2031	2043	49 80	24 60	12 20	71	797	822	834	125 50	60 70	29 00
32	1987	2012	2024	50 30	24 80	12 30	72	782	807	819	130 20	62 00	30 40
33	1968	1993	2005	50 80	25 10	12 50	73	746	771	783	135 10	65 40	31 20
34	1949	1974	1986	51 30	25 30	12 60	74	714	739	751	140 10	67 70	32 20
35	1929	1954	1966	51 80	25 60	12 70	75	680	705	717	144 90	69 90	34 40
36	1909	1934	1946	52 40	25 80	12 90	76	646	671	683	149 70	72 30	35 40
37	1888	1913	1925	52 90	26 10	13 0	77	647	672	684	154 60	74 40	36 50
38	1867	1892	1904	53 60	26 40	13 10	78	628	653	665	159 30	76 60	37 60
39	1846	1870	1882	54 20	26 70	13 30	79	610	635	647	163 90	78 70	38 60
40	1825	1847	1859	54 90	27 10	13 40	80	592	617	629	168 90	81 00	39 70
41	1798	1823	1835	55 60	27 40	13 60	81	574	599	611	174 20	83 30	40 90
42	1774	1799	1811	56 40	27 80	13 80	82	556	581	593	179 80	85 90	42 10
43	1749	1773	1785	57 20	28 20	14 00	83	539	563	575	185 90	88 80	43 40
44	1723	1747	1759	58 10	28 60	14 30	84	520	545	557	192 30	91 70	44 80
45	1694	1719	1731	59 00	29 10	14 40	85	502	527	539	199 20	94 90	46 30

NOTE.—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

842 Volunteer State Life Ins. Co., Chattanooga, Tenn.

Largest Amount of Insurance it will write on a Single Life $12,[illegible]. Premiums for each $1,000 Insurance (Nonparticipating) Adopted April 1, 19[illegible].

Including Total and Permanent Disability Benefits.

16		25 00	26 10	21 62		[illegible]	57 90	41 78					
17		25 64	26 51	21 95		92 82	57 96	41 84					
18		26 20	26 93	22 29		92 70	58 03	41 90					
19		26 77	27 36	22 64		92 78	58 10	41 96					
20	$14 77	27 35	27 80	23 00	$299 97	92 86	58 17	42 03	$20 25	$ 9 06	$ 9 22
21	15 09	27 95	28 25	23 37	304 04	92 94	58 25	42 10	30 76	9 11	9 29
22	15 43	28 57	28 71	23 76	309 47	93 03	58 33	42 17	31 28	9 17	9 37
23	15 70	29 21	29 10	24 16	314 45	93 12	58 41	42 25	31 82	9 24	9 45
24	16 17	29 85	29 60	24 58	319 04	93 21	58 49	42 33	32 39	9 31	9 54
25	16 56	40 57	30 27	25 01	324 96	93 30	58 56	42 42	33 90	9 39	9 63
26	16 98	41 28	30 78	25 47	330 54	93 40	58 65	42 51	33 58	9 48	9 74
27	17 43	42 03	31 31	25 94	336 29	93 50	58 75	42 61	34 22	9 57	9 86
28	17 88	42 80	31 89	26 43	342 24	93 60	58 89	42 73	34 87	9 67	9 97
29	18 36	43 60	32 50	26 93	348 39	93 71	59 00	42 83	35 55	9 78	10 10
30	18 86	44 42	33 12	27 46	354 76	93 84	59 12	42 96	36 25	9 89	10 24
31	19 42	45 29	33 78	28 03	361 35	93 97	59 25	43 11	37 00	10 02	10 41
32	19 99	46 19	34 47	28 61	368 17	94 11	59 39	43 27	37 77	10 16	10 59
33	20 59	47 12	35 18	29 22	375 23	94 26	59 54	43 44	38 57	10 31	10 77
34	21 22	48 09	35 92	29 86	382 52	94 40	59 70	43 62	39 40	10 47	10 96
35	21 90	49 10	36 69	30 52	390 06	94 57	59 88	43 84	40 26	10 65	11 22
36	22 62	50 15	37 51	31 21	397 85	94 75	60 07	44 08	41 16	10 86	11 47
37	23 36	51 23	38 35	31 94	405 90	94 95	60 29	44 34	42 09	11 08	11 75
38	24 19	52 36	39 23	32 70	414 20	95 16	60 52	44 62	43 08	11 32	12 06
39	25 06	53 53	40 14	33 49	422 77	95 38	60 76	44 94	44 07	11 56	12 41
40	25 96	54 74	41 09	34 33	431 62	95 62	61 06	45 29	45 12	11 88	12 80
41	26 93	56 01	42 09	35 21	440 74	95 90	61 36	45 69	46 23	12 21	13 22
42	27 95	57 32	43 13	36 14	450 13	96 21	61 73	46 13	47 39	12 58	13 66
43	29 04	58 70	44 23	37 13	459 81	96 54	62 12	46 62	48 60	13 01	14 15
44	30 20	60 12	45 35	38 16	469 77	96 89	62 53	47 16	49 87	13 48	14 69
45	31 44	61 59	46 53	39 26	480 01	97 26	63 03	47 76	51 19	14 04	15 28
46	32 75	63 14	47 62	40 42	490 52	97 72	63 57	48 41	52 58	14 67	15 95
47	34 15	64 75	49 16	41 64	501 33	98 23	64 16	49 13	54 04	15 40	17 72
48	35 65	66 43	50 56	42 94	512 39	98 79	64 82	49 92	55 58	16 22	18 63
49	37 24	68 17	52 03	44 32	523 71	99 37	65 55	50 82	57 19	17 14	20 68
50	38 95	69 97	53 57	45 79	535 26	100 01	66 34	51 80	58 88	18 17	21 37
51	40 75	71 88	55 18	47 34	547 03	100 74	67 18	52 86	60 66	19 31	22 86
52	42 67	73 81	56 87	49 00	558 99	101 54	68 11	54 03	62 54	20 59	24 [illegible]
53	44 73	75 84	58 64	50 76	571 15	102 41	69 13	55 32	64 53	22 01	26 [illegible]
54	46 93	77 96	60 50	52 65	583 47	103 36	70 27	56 75	66 64	23 58	28 [illegible]
55	49 26	80 17	62 47	54 66	595 95	104 40	71 52	58 33	68 87	25 33	30 [illegible]
56	51 70	82 38	64 51	56 73	608 56	105 45	72 86	60 08			
57	54 30	84 66	66 64	58 88	621 29	[illegible]	74 29	61 88			
58	57 10	86 95	68 87	61 25	634 10	107 63	75 81	63 84			
59	60 03	89 30	71 23	63 79	646 98	108 72	77 56	65 99			
60	63 09	91 83	73 71	66 44	659 93	110 06	79 32	68 32			

For semi-annual rates multiply annual by 1.04 and divide by 2.
For quarterly rates multiply annual by 1.06 and divide by 4.

Largest Amount of Insurance it will write on a Single Life, *$10,000. Premiums for each $1,000 Insurance (Participating.) Adopted Sept. 21, 1915.

****Including Total and Permanent Disability Benefits.**

Age at Issue	LIFE					Endowment—Continuous Annual Premiums				
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	*Single **Premiums	10 Years	15 Years	20 Years	*25 Years**	*30 Years**
20	$18 73	$44 21	$33 01	$27 42	$341 95	$102 69	$66 27	$47 53	$39 25	$32 40
21	19 11	44 91	33 55	27 86	347 30	102 12	66 34	47 59	39 35	32 50
22	19 52	45 64	34 11	28 32	352 80	102 18	66 41	47 67	39 50	32 65
23	19 95	46 40	34 69	28 80	358 50	102 26	66 49	47 76	39 60	32 80
24	20 41	47 19	35 29	29 31	364 40	102 37	66 59	47 86	39 75	32 95
25	20 90	48 02	35 90	29 84	370 50	102 51	66 69	47 97	39 90	33 15
26	21 39	48 88	36 53	30 37	376 80	102 69	66 78	48 10	40 05	33 30
27	21 92	49 77	37 19	30 93	383 35	102 88	66 88	48 24	40 20	33 50
28	22 48	50 69	37 88	31 52	390 15	103 08	66 99	48 40	40 40	33 75
29	23 07	51 65	38 60	32 15	397 15	103 28	67 11	48 58	40 60	34 00
30	23 69	52 64	39 36	32 79	404 40	103 49	67 24	48 77	40 80	34 25
31	24 32	53 66	40 14	33 44	411 95	103 70	67 34	48 96	41 05	34 55
32	25 00	54 71	40 95	34 13	419 70	103 93	67 47	49 17	41 30	34 85
33	25 73	55 80	41 79	34 85	427 75	104 17	67 63	49 40	41 55	35 20
34	26 51	57 93	42 66	35 61	436 05	104 41	67 82	49 65	41 85	35 55
35	27 33	58 08	43 55	36 40	444 65	104 67	68 03	49 92	42 20	35 95
36	28 17	59 25	44 46	37 20	453 55	104 93	68 27	50 21	42 60	36 40
37	29 07	60 45	45 41	38 05	462 70	105 22	68 55	50 53	43 00	36 90
38	30 04	61 71	46 40	38 96	472 20	105 53	68 86	50 89	43 45	37 45
39	31 08	63 02	47 43	39 92	481 95	105 85	69 20	51 29	43 95	38 05
40	32 16	64 40	48 49	40 91	492 05	106 20	69 55	51 71	44 50	38 70
41	33 27	65 77	49 59	41 92	502 45	106 56	69 91	52 15	45 10	39 45
42	34 47	67 22	50 74	43 00	513 15	106 94	70 32	52 63	45 75	40 30
43	35 77	68 75	51 96	44 17	524 15	107 37	70 80	53 18	46 45	41 20
44	37 18	70 36	53 25	45 42	535 55	107 83	71 34	53 82	47 20	42 15
45	38 66	72 03	54 58	46 73	547 20	108 34	71 93	54 54	48 05	43 15
46	40 21	73 78	55 95	48 13	559 20	108 93	72 59	55 33	49 00	44 25
47	41 83	75 62	57 40	49 62	571 50	109 60	73 33	56 22	50 10	45 50
48	43 62	77 54	58 97	51 18	584 15	110 35	74 17	57 23	51 40	46 90
49	45 57	79 54	60 66	52 78	597 00	111 18	75 11	58 36	52 90	48 45
50	47 57	81 61	62 45	54 46	610 20	112 06	76 11	59 61	54 60	50 15
51	49 63	83 75	64 31	56 29	623 60	112 98	77 16	60 96	.....	.....
52	51 88	85 98	66 29	58 27	637 25	113 99	78 34	62 42	.....	.....
53	54 32	88 33	68 43	60 39	651 10	115 12	79 68	64 02	.....	.....
54	56 95	90 80	70 74	62 64	665 15	116 37	81 18	65 80	.....	.....
55	59 78	93 37	73 19	65 01	679 40	117 72	82 82	67 78	.....	.....
56	62 76	96 04	75 79	67 62	693 75	119 19	84 61	69 99	.....	.....
57	65 94	98 83	78 57	70 48	708 25	120 79	86 57	72 47	.....	.....
58	69 32	101 77	81 54	73 59	722 65	122 54	88 73	75 23	.....	.....
59	72 90	104 86	84 70	76 95	737 55	124 44	91 09	78 27	.....	.....
60	76 70	108 10	88 03	80 57	752 30	126 48	93 65	81 58	.....	.....

*All above $10,000 is reinsured.

For semi-annual rates add 4 per cent and divide by 2. For quarterly rates add 6 per cent and divide by 4.

**For policies without Disability Benefits make reduction of 50c per $1,000 insurance. ***Adopted June, 1907.

gest Amount of Insurance it will write on a Single Life, $10,000. If Larger Amount is written all above $10,000 is Reinsured.)

Premiums for each $1,000 Insurance (Nonparticipating).

Adopted September 21, 1915.

*Including Total and Permanent Disability Benefits.

Adopted ay 1, 1916. ommercial hole Life $5,000 Policy. Limit $25,000	LIFE					ENDOWMENT Continuous Annual Premiums					7-Year ** Renewable Term
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	* Single ** Premiums	10 Years	15 Years	20 Years	** 25 Years	** 30 Years	
$68 15	$15 42	$37 38	$27 73	$23 07	313 50	$92 41	$58 75	$41 94	$33 10	$27 00	$ 9 40
69 60	15 72	37 98	28 17	23 44	318 35	92 48	58 81	42 05	33 20	27 10	9 45
71 15	16 05	38 61	28 64	23 83	323 40	92 55	58 87	42 16	33 30	27 20	9 50
72 80	16 40	39 26	29 13	24 24	328 60	92 63	58 94	42 28	33 40	27 30	9 55
74 50	16 77	39 93	29 64	24 67	334 00	92 71	59 03	42 41	33 50	27 40	9 65
76 25	17 18	40 61	30 16	25 10	339 60	92 79	59 12	42 54	33 60	27 50	9 75
78 20	17 61	41 32	30 69	25 55	345 40	92 87	59 20	42 67	33 70	27 65	9 85
80 20	18 07	42 06	31 24	26 03	351 40	92 96	59 29	42 81	33 80	27 80	9 95
82 25	18 56	42 83	31 82	26 53	357 65	93 06	59 39	42 96	33 95	27 95	10 05
84 50	19 08	43 63	32 43	27 05	364 05	93 16	59 50	43 12	34 10	28 15	10 15
86 80	19 62	44 47	33 06	27 58	370 70	93 27	59 61	43 27	34 25	28 35	10 25
89 30	20 19	45 33	33 71	28 13	377 60	93 37	59 72	43 40	34 45	28 60	10 40
91 85	20 80	46 23	34 39	28 71	384 75	93 49	59 84	43 55	34 65	28 85	10 55
94 60	21 44	47 16	35 10	29 32	392 10	93 62	59 98	43 72	34 85	29 10	10 70
97 45	22 11	48 12	35 83	29 96	399 75	93 77	60 14	43 91	35 10	29 40	10 90
100 55	22 81	49 11	36 59	30 62	407 60	93 93	60 31	44 11	35 35	29 75	11 10
103 80	23 52	50 13	37 37	31 30	415 75	94 08	60 49	44 31	35 65	30 15	11 30
107 15	24 25	51 20	38 19	32 02	424 15	94 25	60 68	44 53	35 95	30 55	11 55
110 80	25 02	52 31	39 05	32 78	432 85	94 44	60 89	44 79	36 30	31 00	11 80
114 65	25 88	53 46	39 95	33 58	441 80	94 66	61 14	45 11	36 70	31 50	12 10
118 70	26 80	54 66	40 89	34 42	451 05	94 89	61 43	45 48	37 15	32 05	12 45
123 00	27 76	55 90	41 86	35 28	460 55	95 13	61 77	45 82	37 65	32 65	12 80
127 55	28 81	57 19	42 87	36 19	470 40	95 39	62 16	46 23	38 20	33 30	13 25
132 45	29 94	58 54	43 94	37 18	480 50	95 68	62 59	46 70	38 80	34 05	13 75
137 65	31 15	59 95	45 07	38 22	490 90	96 02	63 05	47 23	39 45	34 95	14 30
143 15	32 48	61 40	46 25	39 32	501 60	96 38	63 56	47 81	40 20	35 95	14 95
149 05	33 80	62 90	47 48	40 49	512 60	96 77	64 03	48 42	41 05	37 00	15 70
155 30	35 24	64 47	48 77	41 75	523 90	97 21	64 58	49 11	41 95	38 10	16 55
161 95	36 80	66 11	50 14	43 06	535 45	97 71	65 21	49 90	42 95	39 30	17 50
169 10	38 47	67 82	51 59	44 41	547 25	98 27	65 92	50 79	44 05	40 60	18 60
176 70	40 25	69 58	53 11	45 81	559 35	98 86	66 68	51 77	45 30	42 00	19 80
184 80	42 05	71 40	54 52	47 26	571 65	99 49	67 48	52 85	------	------	21 20
193 35	44 02	73 30	56 25	48 86	584 15	100 20	68 40	54 05	------	------	22 75
202 55	46 16	75 30	58 02	50 64	596 85	101 02	69 45	55 38	------	------	24 45
212 40	48 47	77 41	59 92	52 59	609 75	101 96	70 62	56 84	------	------	26 40
222 85	50 97	79 60	61 98	54 70	622 75	103 00	71 93	58 41	------	------	28 55
234 00	53 58	81 89	64 10	56 94	635 95	104 14	73 37	60 10	------	------	30 95
246 00	56 35	84 28	66 39	59 38	649 25	105 42	74 94	61 94	------	------	33 60
258 70	59 34	86 79	68 85	62 02	662 65	106 87	76 69	63 94	------	------	36 55
272 40	62 53	89 41	71 38	64 86	676 10	108 49	78 62	66 10	------	------	39 85
287 00	65 91	92 15	74 29	67 88	689 60	110 28	80 71	68 42	------	------	43 45

or semi-annual rates add 4 per cent and divide by 2. For quarterly rates add 6 cent and divide by 4.

For policies without Disability Benefits make reduction of 50c per $1,000 insurance.

Adopted June, 1907.

Premium Rates (Nonparticipating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3% Reserve. Commuted Value, $1,740.00.

Age of Insured	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured	Age of Beneficiary				Reduced Premium if Beneficiary dies before Insured
	25	35	45	55		25	35	45	55		25	35	45	55	
20	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
21	30 [illegible]	29 03	27 42	26 39	25 90	46 29	43 30	41 34	40 10	39 64	97 37	91 77	86 34	86 83	86 47
22	31 [illegible]	29 [illegible]	28 [illegible]	27 08	26 57	47 02	44 19	42 01	40 74	40 21	97 01	91 20	87 70	86 29	85 89
23	32 [illegible]	30 35	29 72	27 64	27 21	47 38	44 95	43 72	41 45	40 90	96 67	90 67	87 07	85 61	85 18
24	33 14	31 06	30 37	28 29	27 86	48 07	45 72	43 46	42 18	41 71	96 26	90 13	86 41	84 82	84 47
25	33 [illegible]	31 79	30 [illegible]	29 01	28 56	48 [illegible]	46 [illegible]	44 26	42 [illegible]	42 44	96 91	89 [illegible]	85 79	84 30	83 [illegible]
26	34 76	32 59	30 84	29 74	29 23	50 42	47 32	45 07	43 [illegible]	43 22	95 71	89 11	85 14	83 64	83 10
27	35 [illegible]	33 41	31 [illegible]	30 41	30 05	51 [illegible]	48 [illegible]	45 [illegible]	44 54	44 04	95 45	88 [illegible]	84 [illegible]	83 07	82 54
28	36 42	34 [illegible]	32 [illegible]	31 11	30 85	53 [illegible]	49 12	46 72	45 37	44 87	95 19	88 28	84 03	82 45	82 97
29	37 [illegible]	35 [illegible]	33 [illegible]	32 16	31 70	53 [illegible]	50 [illegible]	47 81	46 34	45 74	94 [illegible]	87 35	83 [illegible]	81 [illegible]	81 30
30	38 73	36 10	34 27	33 [illegible]	32 61	54 [illegible]	51 [illegible]	48 [illegible]	47 13	46 [illegible]	94 94	87 [illegible]	83 [illegible]	81 [illegible]	80 [illegible]
31	39 [illegible]	37 22	35 [illegible]	34 [illegible]	33 [illegible]	55 67	52 10	49 [illegible]	48 11	47 41	94 91	87 21	82 [illegible]	80 [illegible]	80 37
32	41 [illegible]	38 81	36 [illegible]	35 04	34 84	56 [illegible]	53 17	50 [illegible]	49 [illegible]	48 56	94 [illegible]	86 94	82 17	80 41	79 91
33	42 37	39 49	37 [illegible]	36 10	35 [illegible]	58 11	54 30	51 [illegible]	50 09	49 57	94 [illegible]	86 76	81 [illegible]	80 04	79 51
34	43 74	40 72	38 [illegible]	37 21	36 71	59 [illegible]	55 [illegible]	52 72	51 21	50 67	93 91	86 [illegible]	81 [illegible]	79 72	79 19
35	43 [illegible]	41 [illegible]	39 [illegible]	38 [illegible]	37 72	60 [illegible]	55 79	53 [illegible]	52 84	51 80	96 12	86 61	81 [illegible]	79 [illegible]	79 [illegible]
36	44 [illegible]	42 26	40 [illegible]	39 48	38 [illegible]	62 43	58 13	55 13	53 [illegible]	52 17	95 41	86 [illegible]	81 21	79 28	78 71
37	46 37	44 74	42 [illegible]	40 [illegible]	40 25	64 91	60 [illegible]	56 [illegible]	54 74	54 17	95 74	86 [illegible]	81 17	79 18	78 [illegible]
38	48 03	46 [illegible]	43 71	42 [illegible]	41 67	66 70	62 97	57 72	56 04	55 46	96 19	86 [illegible]	81 [illegible]	79 17	78 [illegible]
39	51 94	48 [illegible]	46 [illegible]	45 71	45 15	67 47	63 43	59 14	57 38	56 79	96 71	87 [illegible]	81 46	79 36	78 [illegible]
40	53 [illegible]	46 61	44 [illegible]	43 [illegible]	44 72	68 [illegible]	64 13	59 [illegible]	58 [illegible]	58 20	97 [illegible]	87 74	81 [illegible]	79 45	79 [illegible]
41	56 16	51 72	48 [illegible]	46 [illegible]	46 37	71 37	65 [illegible]	61 32	60 32	59 66	98 [illegible]	88 30	82 01	79 70	79 [illegible]
42	57 [illegible]	53 61	50 [illegible]	48 [illegible]	48 19	72 [illegible]	67 [illegible]	62 [illegible]	61 91	61 25	99 [illegible]	88 [illegible]	82 [illegible]	80 11	79 [illegible]
43	61 09	56 [illegible]	52 [illegible]	50 71	50 04	73 77	69 77	64 [illegible]	63 59	62 86	99 [illegible]	88 78	83 11	80 84	79 [illegible]
44	63 79	58 [illegible]	54 70	53 76	52 06	75 [illegible]	71 [illegible]	67 [illegible]	65 37	64 64	101 13	90 [illegible]	83 91	81 34	80 [illegible]
45	66 [illegible]	60 94	56 [illegible]	54 [illegible]	54 17	80 [illegible]	74 13	69 [illegible]	67 [illegible]	66 47	102 42	91 91	84 [illegible]	82 11	81 27
46	69 70	63 67	59 43	57 [illegible]	56 45	83 [illegible]	76 [illegible]	71 [illegible]	69 [illegible]	68 42	103 93	93 20	85 90	83 07	82 [illegible]
47	73 [illegible]	66 [illegible]	63 [illegible]	60 [illegible]	58 [illegible]	86 [illegible]	78 [illegible]	73 [illegible]	71 [illegible]	70 47	106 [illegible]	94 [illegible]	87 [illegible]	84 20	83 [illegible]
48	76 [illegible]	69 74	64 [illegible]	63 [illegible]	61 46	89 67	81 [illegible]	76 [illegible]	73 [illegible]	72 [illegible]	107 [illegible]	96 39	88 [illegible]	85 [illegible]	84 61
49	80 44	73 13	67 [illegible]	66 [illegible]	64 22	93 [illegible]	84 [illegible]	78 [illegible]	75 [illegible]	75 91	109 70	98 33	90 39	86 [illegible]	86 [illegible]
50	84 [illegible]	76 76	71 [illegible]	68 14	67 10	96 [illegible]	87 [illegible]	81 [illegible]	78 [illegible]	77 46	112 [illegible]	100 [illegible]	92 [illegible]	88 [illegible]	87 [illegible]
51	88 [illegible]	80 [illegible]	74 [illegible]	71 [illegible]	70 [illegible]	100 44	91 [illegible]	84 [illegible]	81 [illegible]	80 [illegible]	114 74	102 [illegible]	94 [illegible]	90 [illegible]	89 [illegible]
52	93 [illegible]	84 [illegible]	78 [illegible]	74 77	73 [illegible]	104 [illegible]	94 [illegible]	87 [illegible]	84 [illegible]	83 [illegible]	117 [illegible]	106 [illegible]	96 [illegible]	92 [illegible]	91 [illegible]
53	98 [illegible]	88 [illegible]	82 17	78 [illegible]	77 [illegible]	108 [illegible]	96 [illegible]	91 [illegible]	87 [illegible]	85 [illegible]	120 [illegible]	108 [illegible]	99 [illegible]	94 [illegible]	93 [illegible]
54	104 [illegible]	96 11	86 41	83 [illegible]	81 [illegible]	113 [illegible]	102 [illegible]	94 [illegible]	90 [illegible]	89 [illegible]	124 [illegible]	111 70	101 [illegible]	97 39	96 [illegible]
55	110 [illegible]	99 [illegible]	90 [illegible]	86 [illegible]	85 [illegible]	118 71	107 [illegible]	96 [illegible]	93 [illegible]	92 [illegible]	128 [illegible]	115 [illegible]	104 [illegible]	100 [illegible]	99 [illegible]
56	116 [illegible]	104 [illegible]	95 [illegible]	91 [illegible]	90 [illegible]	124 [illegible]	113 [illegible]	102 [illegible]	97 [illegible]	96 [illegible]	132 [illegible]	119 [illegible]	108 [illegible]	103 [illegible]	102 [illegible]
57	122 [illegible]	110 [illegible]	101 [illegible]	96 [illegible]	94 [illegible]	130 [illegible]	117 [illegible]	107 [illegible]	101 [illegible]	100 [illegible]	137 [illegible]	123 [illegible]	112 [illegible]	106 [illegible]	105 [illegible]
58	128 [illegible]	117 [illegible]	106 [illegible]	100 [illegible]	99 [illegible]	136 [illegible]	123 [illegible]	113 [illegible]	106 [illegible]	104 [illegible]	143 [illegible]	128 [illegible]	116 [illegible]	110 [illegible]	108 [illegible]
59	137 [illegible]	124 [illegible]	113 [illegible]	106 [illegible]	104 [illegible]	143 [illegible]	128 [illegible]	117 [illegible]	110 [illegible]	108 [illegible]	148 [illegible]	133 [illegible]	121 [illegible]	114 [illegible]	112 [illegible]
60	146 [illegible]	131 [illegible]	119 [illegible]	112 [illegible]	110 [illegible]	150 [illegible]	135 [illegible]	123 [illegible]	115 [illegible]	113 [illegible]	155 [illegible]	139 [illegible]	126 [illegible]	119 [illegible]	116 [illegible]

Largest Amount of Insurance it will write on a Single Life, $35,000.
****Premiums for each $1,000 Insurance (Nonparticipating).**

Adopted March 1, 1917.

*COUPON SAVINGS POLICIES

Age at Issue	LIFE					ENDOWMENT			TERM, Nonrenewable			
									Convertible within			
									4 Yrs.	7 Yrs.	10 Years	
	Special $5,000 Commercial Ordinary Life Policy	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Year	15 Year	20 Year	5 Yr.	10 Yr.	15 Yr.	20 Yr.
15	------	------	$42 59	$31 98	$26 84	$103 71	$66 99	$48 87	------	------	------	------
16	------	------	43 19	32 44	27 22	103 78	67 04	48 93	------	------	------	------
17	------	------	43 82	32 91	27 62	103 85	67 11	49 00	------	------	------	------
18	------	------	44 46	33 40	28 03	103 93	67 18	49 08	------	------	------	------
19	------	------	45 13	33 90	28 45	104 00	67 26	49 15	------	------	------	------
20	------	------	45 84	34 43	28 89	104 09	67 33	49 23	------	------	------	------
21	$72 15	$19 12	46 56	34 98	29 34	104 16	67 41	49 31	$ 9 61	$ 9 78	$ 9 98	$10 22
22	73 90	19 56	47 30	35 54	29 81	104 25	67 50	49 41	9 68	9 85	10 07	10 34
23	75 70	20 01	48 07	36 13	30 30	104 35	67 59	49 50	9 74	9 94	10 17	10 47
24	77 55	20 49	48 88	36 74	30 81	104 44	67 68	49 59	9 81	10 03	10 28	10 60
25	79 55	20 99	49 70	37 36	31 33	104 54	67 78	49 70	9 90	10 13	10 40	10 75
26	81 65	21 51	50 56	38 02	31 87	104 66	67 89	49 82	9 99	10 23	10 53	10 83
27	83 80	22 06	51 46	38 70	32 44	104 76	68 00	49 95	10 08	10 34	10 67	11 09
28	86 10	22 64	52 37	39 40	33 02	104 90	68 11	50 08	10 18	10 47	10 83	11 29
29	88 50	23 24	53 33	40 14	33 63	105 01	68 24	50 22	10 29	10 59	10 99	11 53
30	91 05	23 88	54 34	40 89	34 26	105 14	68 38	50 37	10 40	10 74	11 18	11 75
31	93 75	24 55	55 36	41 68	34 92	105 29	68 53	50 54	10 53	10 90	11 38	12 03
32	96 60	25 25	56 43	42 50	35 61	105 43	68 69	50 72	10 66	11 08	11 60	12 34
33	99 60	26 00	57 53	43 34	36 32	105 60	68 86	50 91	10 81	11 37	11 85	12 68
34	102 80	26 78	58 68	44 22	37 06	105 78	69 05	51 14	10 98	11 48	12 13	13 07
35	106 15	27 61	59 87	45 15	37 84	105 96	69 24	51 37	11 16	11 70	12 44	13 50
36	109 65	28 48	61 10	46 09	38 65	106 15	69 45	51 63	11 36	11 97	12 80	13 98
37	113 45	29 40	62 38	47 10	39 50	106 37	69 69	51 92	11 59	12 25	13 19	14 51
38	117 45	30 38	63 70	48 13	40 39	106 59	69 95	52 24	11 83	12 58	13 64	15 13
39	121 65	31 41	65 08	49 21	41 31	106 84	70 23	52 60	12 09	12 93	14 14	15 79
40	126 00	32 51	66 50	50 34	42 29	107 11	70 55	52 98	12 39	13 34	14 70	16 54
41	130 65	33 66	67 99	51 51	43 32	107 40	70 89	53 41	12 71	13 79	15 33	------
42	135 55	34 89	69 53	52 74	44 40	107 71	71 27	53 89	13 09	14 32	16 04	------
43	140 85	36 20	71 13	53 99	45 54	108 06	71 70	54 43	13 50	14 90	16 83	------
44	146 45	37 58	72 79	55 29	46 75	108 46	72 16	55 02	13 98	15 57	17 72	------
45	152 35	39 05	74 52	56 66	48 02	108 88	72 69	55 68	14 53	16 32	18 74	------
46	158 80	40 62	76 32	58 10	49 37	109 37	73 28	56 42	15 15	17 17	------	------
47	165 80	42 29	78 19	59 61	50 81	109 90	73 93	57 24	15 85	18 13	------	------
48	173 35	44 07	80 16	61 21	52 38	110 47	74 65	58 15	16 56	19 19	------	------
49	181 45	45 96	82 19	62 89	53 95	111 11	75 45	59 15	17 58	20 39	------	------
50	190 15	47 98	84 31	64 66	55 67	111 82	76 33	60 26	18 60	21 71	------	------
51	199 45	50 12	86 52	66 53	57 51	112 60	77 31	61 59	19 74	------	------	------
52	209 35	52 41	88 80	68 51	59 47	113 47	78 40	63 04	21 01	------	------	------
53	219 90	54 85	91 18	70 60	61 56	114 41	79 59	64 69	22 43	------	------	------
54	231 15	57 45	93 61	72 81	63 79	115 45	80 90	66 47	24 00	------	------	------
55	243 15	60 22	96 16	75 16	66 19	116 60	82 36	68 50	25 75	------	------	------
56	------	63 18	98 83	77 66	68 76	117 87	83 97	70 75	------	------	------	------
57	------	66 34	101 63	80 32	71 51	119 25	85 74	73 24	------	------	------	------
58	------	69 72	104 58	83 16	74 48	120 79	87 70	76 05	------	------	------	------
59	------	73 33	107 69	86 19	77 67	122 49	89 87	79 19	------	------	------	------
60	------	77 19	110 97	89 44	81 10	124 34	92 26	82 68	------	------	------	------

For semi-annual rates multiply annual by .52. For quarterly rates multiply annual by .265; but no semi-annual or quarterly premium less than $10 will be accepted.

*These rates decrease annually, at the option of the insured, by amounts guaranteed in the policy and represented by coupons.

**Extra premium of 75c per $1,000 provides for rider containing Double Indemnity clause. Limit $5,000.

Largest Amount of Insurance it will write on a Single Life, $35,000.
****Premiums for each $1,000 Insurance (Nonparticipating).**

Adopted March 1, 1917.

*COUPON SAVINGS POLICIES

Including Total and Permanent Disability Benefits

Age at Issue	LIFE					ENDOWMENT		
	Special $5,000 Commercial Ordinary Life Policy	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years
15	.....	.....	$43 52	$32 67	$27 42	$104 00	$67 31	$49 23
16	.....	.....	44 15	33 14	27 82	104 07	67 37	49 30
17	.....	.....	44 80	33 63	28 23	104 15	67 45	49 39
18	.....	.....	45 46	34 13	28 66	104 24	67 53	49 48
19	.....	.....	46 15	34 65	29 09	104 32	67 63	49 57
20	.....	.....	46 88	35 20	29 55	104 42	67 71	49 67
21	$74 80	$19 65	47 62	35 77	30 01	104 50	67 80	49 76
22	76 65	20 11	48 38	36 34	30 49	104 60	67 90	49 88
23	78 55	20 58	49 17	36 95	30 99	104 72	68 00	49 99
24	80 50	21 08	50 00	37 57	31 51	104 82	68 11	50 10
25	82 60	21 60	50 84	38 21	32 05	104 93	68 23	50 23
26	84 80	22 14	51 72	38 89	32 60	105 06	68 36	50 37
27	87 05	22 71	52 64	39 59	33 19	105 17	68 49	50 53
28	89 45	23 31	53 57	40 30	33 79	105 32	68 62	50 69
29	91 95	23 93	54 55	41 06	34 42	105 44	68 77	50 86
30	94 65	24 60	55 57	41 83	35 07	105 59	68 93	51 04
31	97 50	25 30	56 60	42 64	35 75	105 76	69 11	51 24
32	100 50	26 03	57 69	43 47	36 45	105 92	69 30	51 46
33	103 65	26 81	58 81	44 33	37 18	106 11	69 50	51 69
34	107 00	27 62	59 98	45 22	37 94	106 31	69 72	51 96
35	110 50	28 48	61 19	46 17	38 74	106 52	69 95	52 24
36	114 20	29 39	62 44	47 13	39 57	106 74	70 21	52 55
37	118 20	30 35	63 74	48 16	40 44	107 00	70 50	52 90
38	122 45	31 38	65 08	49 21	41 36	107 26	70 82	53 30
39	126 90	32 46	66 48	50 32	42 31	107 56	71 16	53 76
40	131 50	33 61	67 93	51 48	43 33	107 88	71 54	54 25
41	136 45	34 82	69 44	52 68	44 43	108 23	71 95	54 82
42	141 65	36 11	71 00	53 94	45 58	108 60	72 40	55 44
43	147 30	37 49	72 62	55 22	46 79	109 02	72 92	56 13
44	153 25	38 94	74 31	56 55	48 08	109 49	73 49	56 87
45	159 50	40 48	76 07	57 96	49 43	109 98	74 16	57 69
46	166 35	42 13	77 90	59 50	50 87	110 55	74 95	58 59
47	173 80	43 89	79 80	61 12	52 41	111 18	75 81	59 57
48	181 85	45 77	81 80	62 84	54 04	111 87	76 75	60 65
49	190 45	47 76	83 86	64 65	55 77	112 66	77 79	61 83
50	199 70	49 89	86 01	66 57	57 61	113 55	78 93	63 14
51	209 55	52 14	88 42	68 60	59 58	114 68	80 18	64 68
52	220 10	54 56	90 91	70 75	61 68	115 91	81 55	66 36
53	231 45	57 16	93 51	73 02	63 93	117 22	83 03	68 26
54	243 65	59 95	96 18	75 42	66 35	118 65	84 62	70 30
55	256 80	62 95	98 98	77 98	68 97	120 22	86 36	72 61

For semi-annual rates multiply annual by .52. For quarterly rates multiply annual by .265; but no semi-annual or quarterly premium less than $10 will be accepted.

*These rates decrease annually, at the option of the insured, by amounts guaranteed in the policy and represented by coupons.

**Extra premium of 75c per $1,000 provides for rider containing Double Indemnity Clause. Limit $5,000.

Premium Rates (Nonparticipating) for $10.00 Monthly Income to Beneficiary During Life, with 240 Payments Certain.

American 3½% Reserve. Commuted Value, $1,730.00.

Age of Insured	LIFE — Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured	20-PREMIUMS LIFE — Age of Beneficiary 25	35	45	55	Reduced Premium if Beneficiary dies before Insured
21	$31 21	$29 26	$27 65	$26 62	$26 19	$46 70	$43 91	$41 75	$40 51	$40 05
22	31 92	29 95	28 32	27 26	26 83	47 46	44 68	42 45	41 18	40 72
23	32 67	30 63	29 00	27 92	27 49	48 29	45 41	43 18	41 91	41 45
24	33 41	31 32	29 64	28 56	28 13	49 15	46 20	43 94	42 65	42 19
25	34 22	32 06	30 36	29 28	28 82	50 02	47 02	44 74	43 44	42 96
26	35 05	32 86	31 11	30 01	29 55	50 97	47 87	45 57	44 25	43 77
27	35 95	33 67	31 89	30 77	30 31	51 94	48 78	46 42	45 08	44 60
28	36 89	34 54	32 72	31 57	31 11	52 94	49 70	47 30	45 93	45 45
29	37 90	35 45	33 58	32 43	31 95	54 01	50 67	48 22	46 85	46 35
30	38 97	36 43	34 51	33 33	32 85	55 13	51 70	49 18	47 78	47 28
31	40 10	37 46	35 47	34 27	33 79	56 33	52 76	50 19	48 77	48 27
32	41 27	38 51	36 47	35 24	34 74	57 57	53 88	51 24	49 77	49 27
33	42 60	39 72	37 58	36 33	35 83	58 87	55 06	52 32	50 86	50 33
34	43 97	40 95	38 74	37 44	36 94	60 26	56 28	53 47	51 96	51 43
35	45 43	42 24	39 96	38 64	38 11	61 71	57 58	54 68	53 14	52 59
36	46 97	43 64	41 24	39 87	39 34	63 25	58 95	55 95	54 34	53 79
37	48 66	45 13	42 64	41 22	40 67	64 91	60 40	57 28	55 65	55 07
38	50 44	46 72	44 10	42 61	42 06	66 63	61 90	58 66	56 96	56 38
39	52 34	48 40	45 64	44 11	43 53	68 44	63 50	60 11	58 36	57 76
40	54 36	50 19	47 28	45 70	45 10	70 38	65 20	61 67	59 84	59 22
41	56 55	52 11	49 04	47 38	46 76	72 43	66 98	63 28	61 36	60 74
42	58 90	54 19	50 93	49 18	48 53	74 61	68 90	64 99	63 00	62 35
43	61 42	56 41	52 95	51 10	50 43	76 95	70 95	66 82	64 76	64 06
44	64 08	58 78	55 06	53 12	52 42	79 44	73 11	68 76	66 58	65 86
45	66 98	61 32	57 36	55 27	54 55	82 09	75 42	70 81	68 50	67 76
46	70 08	64 05	59 81	57 60	56 83	84 89	77 86	72 99	70 54	69 75
47	73 40	66 97	62 41	60 06	59 24	87 91	80 50	75 31	72 72	71 88
48	76 97	70 11	65 24	62 69	61 83	91 16	83 34	77 82	75 06	74 17
49	80 82	73 50	68 25	65 51	64 60	94 57	86 32	80 44	77 49	76 55
50	84 94	77 14	71 48	68 52	67 54	98 25	89 54	83 25	80 11	79 10
51	89 32	81 00	74 91	71 72	70 65	102 18	93 01	86 29	82 91	81 83
52	94 05	85 17	78 57	75 12	73 99	106 37	96 68	89 50	85 85	84 70
53	99 14	89 66	82 53	78 78	77 56	110 87	100 62	92 96	89 03	87 78
54	104 54	94 46	86 76	82 70	81 36	115 67	104 87	96 66	92 41	91 07
55	110 37	99 64	91 31	86 85	85 41	120 84	109 47	100 66	96 05	94 61
56	116 61	105 18	96 18	91 33	89 75	126 40	114 37	104 97	99 97	98 39
57	123 29	111 12	101 40	96 07	94 37	132 33	119 66	109 56	104 13	102 43
58	130 50	117 57	107 03	101 22	99 35	138 72	125 38	114 53	108 65	106 78
59	138 20	124 45	113 05	106 69	104 65	145 63	131 54	119 93	113 52	111 48
60	146 49	131 85	119 54	112 58	110 32	153 07	138 19	125 74	118 78	116 52

PARTICIPATING

Age of Insured.	Philadelphia Life. $10 Monthly for 20 Yrs. Am. 3½%. Commuted Value $1,775.			Scandia Life. $10 Monthly for 20 Yrs. Am. 3½%. Commuted Value $1,740.			Security Mutual Life. $100 Initial Payment and $5.00 Monthly Thereafter. Am. 3%. Commuted Value $1,019.					Union Mutual Life. $190 Initial Payment and $10 Monthly for 20 Years. Am. 3%. Commuted Value $2,000.			
				End't at 85				Extra Rates to Continue Income for Life. Age of Beneficiary.					Insurance Thereafter on		
	Life.	20-Payment Life.	20-Year Endowment.	Life.	20-Payment Life.	20-Year Endowment.	20-Payment Life—20 Years Certain.	25	35	45	55	Term Insurance First 5 Years.	Life.	20-Payment Life.	20-Year Endowment.
15	.....	.....	.....	.....	$42 13	$79 90	$26 39	$3 43	$2 01	$0 86	$0 21	.....	.....	.....	.....
16	.....	.....	.....	.....	42 73	80 09	26 76	3 47	2 02	86	21	.....	.....	.....	.....
17	.....	.....	.....	.....	43 34	80 28	27 14	3 51	2 04	86	22	.....	.....	.....	.....
18	.....	.....	.....	.....	43 99	80 48	27 52	3 56	2 06	87	22	.....	.....	.....	.....
19	.....	.....	.....	.....	44 65	80 65	27 93	3 61	2 08	88	22	.....	.....	.....	.....
20	$31 17	$47 13	$85 04	.....	45 34	80 82	28 23	3 66	2 11	89	23	.....	.....	.....	.....
21	31 86	47 89	85 18	$31 81	46 08	80 98	28 79	3 71	2 14	90	23	$22 07	$40 97	$61 05	$96 48
22	32 61	48 72	85 32	32 47	46 82	81 14	29 24	3 76	2 15	91	23	22 24	41 99	62 10	96 72
23	33 37	49 59	85 50	33 20	47 61	81 31	29 70	3 82	2 17	92	23	22 43	43 07	63 19	96 98
24	34 19	50 50	85 64	33 93	48 39	81 48	30 19	3 88	2 20	94	24	22 62	44 20	64 33	97 26
25	35 06	51 44	85 84	34 71	49 24	81 66	30 69	3 95	2 22	95	24	22 83	45 38	65 50	97 56
26	35 95	52 42	86 03	35 55	50 13	81 87	31 21	4 03	2 26	96	24	23 05	46 63	66 73	97 88
27	36 88	53 41	86 25	36 42	51 03	82 09	31 75	4 10	2 29	96	25	23 29	47 94	68 00	98 24
28	37 86	54 44	86 48	37 32	51 97	82 30	32 31	4 19	2 33	97	25	23 55	49 33	69 33	98 63
29	38 91	55 54	86 73	38 28	52 98	82 56	32 89	4 28	2 38	1 00	25	23 82	50 79	70 71	99 06
30	40 01	56 66	86 99	39 31	54 03	82 84	33 49	4 38	2 41	1 01	25	24 12	52 33	72 14	99 53
31	41 14	57 85	87 28	40 37	55 09	83 14	34 13	4 50	2 46	1 03	25	24 44	53 95	73 65	100 04
32	42 39	59 11	87 61	41 50	56 22	83 47	34 78	4 62	2 52	1 04	26	24 79	55 67	75 22	100 61
33	43 67	60 39	87 95	42 68	57 40	83 82	35 46	4 78	2 58	1 07	26	25 17	57 49	76 87	101 24
34	45 07	61 75	88 34	43 94	58 62	84 20	36 16	4 93	2 65	1 09	28	25 58	59 41	78 59	101 94
35	46 51	63 15	88 79	45 26	59 89	84 62	36 91	5 12	2 74	1 12	28	26 03	61 44	80 40	102 71
36	48 01	64 63	89 23	46 68	61 25	85 09	37 68	5 32	2 83	1 16	29	26 53	63 60	82 30	103 57
37	49 65	66 21	89 76	48 18	62 64	85 61	38 49	5 52	2 93	1 20	29	27 07	65 89	84 30	104 52
38	51 39	67 84	90 33	49 75	64 14	86 18	39 33	5 76	3 05	1 24	30	27 67	68 31	86 42	105 57
39	53 20	69 54	90 97	51 42	65 67	86 79	40 22	6 00	3 17	1 27	30	28 32	70 89	88 65	106 75
40	55 15	71 36	91 70	53 17	67 30	87 49	41 15	6 26	3 29	1 31	31	29 04	73 63	91 00	108 06
41	57 17	73 22	92 48	55 07	69 03	88 25	42 13	6 56	3 43	1 36	32	29 83	76 55	93 50	109 51
42	59 37	75 22	93 35	57 07	70 84	89 12	43 15	6 89	3 60	1 40	34	30 72	79 66	96 16	111 12
43	61 70	77 34	94 34	59 21	72 73	90 06	44 23	7 24	3 77	1 48	36	31 71	82 97	98 97	112 92
44	64 15	79 56	95 42	61 47	74 77	91 12	45 39	7 62	3 97	1 55	37	32 83	86 50	101 97	114 90
45	66 79	81 93	96 63	63 88	76 87	97 27	46 60	8 04	4 20	1 64	40	34 11	90 25	105 16	117 10
46	69 58	84 40	98 00	66 45	79 15	93 58	47 88	8 51	4 45	1 75	42	35 56	94 25	108 55	119 52
47	72 58	87 08	99 49	69 18	81 55	95 02	49 25	9 00	4 73	1 86	44	37 21	98 50	112 17	122 20
48	75 79	89 90	101 16	72 12	84 09	96 62	50 70	9 53	5 03	1 98	47	39 08	103 04	116 03	125 15
49	79 17	92 85	103 00	75 26	86 83	98 41	52 23	10 12	5 36	2 10	49	41 18	107 88	120 17	128 41
50	82 79	96 03	105 04	78 58	89 71	100 36	53 87	10 74	5 75	2 26	53	43 53	113 04	124 60	132 00
51	86 67	99 45	107 64	82 15	92 79	102 54	55 62	11 42	6 16	2 41	56	46 14	118 55	129 36	135 94
52	90 76	103 02	110 51	85 94	96 08	104 92	57 48	12 16	6 61	2 60	60	49 04	124 44	134 46	140 28
53	95 19	106 87	113 67	90 01	99 58	107 57	59 47	12 94	7 09	2 81	65	52 27	130 72	139 94	145 04
54	99 88	110 97	117 17	94 33	103 30	110 46	61 60	13 76	7 60	3 02	70	55 84	137 44	145 84	150 26
55	104 87	115 38	120 97	98 97	107 32	113 71	63 87	14 68	8 15	3 26	77	59 79	144 63	152 20	155 98
56	110 25	120 10	125 19	103 93	111 64	117 19	66 32	15 66	8 76	3 53	84	.....	.....	.....	.....
57	115 93	125 12	129 84	109 24	116 25	121 03	68 94	16 73	9 43	3 83	92	.....	.....	.....	.....
58	122 07	130 55	134 92	114 91	121 19	125 26	71 76	17 88	10 18	4 18	1 00	.....	.....	.....	.....
59	128 60	136 37	140 49	121 02	126 52	129 91	74 78	19 12	11 00	4 55	1 09	.....	.....	.....	.....
60	135 61	142 64	146 62	127 56	132 26	134 99	78 06	20 44	11 92	4 97	1 20	.....	.....	.....	.....
61	.....	.....	.....	134 61	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	.....	.....	.....	142 18	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	.....	.....	.....	150 32	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	.....	.....	.....	159 11	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	.....	.....	.....	168 61	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

MONTHLY INCOME RATES

NONPARTICIPATING

Age of Insured	AMERICAN CENTRAL			FEDERAL LIFE		MICHIGAN MUTUAL	PEORIA LIFE		VOLUNTEER-STATE	
	$10 Monthly Income for 20 Years. American 3½%. Commuted Value $1,754			$25 Monthly for 100 Months. Am. 3½%. Commuted Val. $2159.	$20 Monthly for 100 Months. Am. 3½%. Commuted Val. $1727.	$680 Initial Payment and $25 Monthly for 239 Mos. Am. 3½%. Commuted Value $10,000	$100 Initial Payment and $10 Monthly for 20 Years. $2,500 Insurance. Commuted Value $1,850. American 3½% Including Disability Benefits		$100 Initial Payment and $10 Monthly for 20 Years. American 3½%. Commuted Value $1,835	
	Endowment at 85		20 Year Endowment							
	Life	20 Payment Life		Life	20 Payment Life	Life	Life	20 Payment Life	Life	20 Payment Life
20	$26 35	$40 46	$72 83	.....	.....	$ 76 85	$28 01	$42 14	$27 18	$42 32
21	26 94	41 15	72 93	$37 37	$45 31	78 50	28 62	42 83	27 77	43 00
22	27 56	41 83	73 04	38 16	46 02	80 25	29 25	43 55	28 39	43 72
23	28 20	42 57	73 16	38 98	46 77	82 15	29 91	44 27	29 05	44 45
24	28 87	43 29	73 28	39 82	47 53	84 10	30 62	45 05	29 75	45 23
25	29 57	44 06	73 40	40 73	48 32	86 05	31 38	45 84	30 47	46 02
26	30 31	44 83	73 55	41 68	49 17	88 25	32 13	46 68	31 24	46 86
27	31 10	45 67	73 72	42 67	50 03	90 50	32 95	47 55	32 05	47 73
28	31 92	46 55	73 88	43 73	50 91	92 85	33 82	48 45	32 90	48 63
29	32 80	47 46	74 07	44 83	51 86	95 35	34 72	49 38	33 78	49 55
30	33 71	48 39	74 28	46 00	52 81	98 00	35 67	50 36	34 74	50 53
31	34 66	49 34	74 49	47 23	53 83	100 80	36 67	51 36	35 73	51 58
32	35 66	50 34	74 76	48 52	54 89	103 70	37 74	52 43	36 78	52 64
33	36 73	51 39	75 00	49 88	55 98	106 75	38 87	53 56	37 89	53 76
34	37 89	52 53	75 30	51 35	57 13	110 00	40 07	54 72	39 04	54 94
35	39 15	53 76	75 63	52 88	58 32	113 50	41 33	55 94	40 30	56 16
36	40 43	54 99	75 98	54 49	59 57	117 15	42 66	57 22	41 62	57 43
37	41 78	56 27	76 39	56 22	60 89	120 95	44 07	58 55	43 02	58 77
38	43 22	57 60	76 84	58 04	62 26	125 05	45 55	59 94	44 51	60 17
39	44 74	59 02	77 33	59 96	63 69	129 40	47 12	61 40	46 09	61 62
40	46 36	60 50	77 90	62 02	65 19	133 95	48 80	62 94	47 77	63 15
41	48 08	62 04	78 51	64 18	66 78	138 85	50 60	64 58	49 55	64 79
42	49 90	63 69	79 21	66 50	68 46	144 00	52 50	66 32	51 43	66 50
43	51 85	65 42	79 98	68 97	70 21	149 50	54 56	68 17	53 43	68 32
44	53 94	67 27	80 86	71 58	72 08	155 40	56 76	70 13	55 57	70 21
45	56 16	69 23	81 82	74 37	74 06	161 60	59 11	72 21	57 85	72 24
46	58 53	71 30	82 91	77 34	76 12	168 35	61 61	74 43	60 26	74 37
47	61 06	73 49	84 12	80 50	78 33	175 60	64 27	76 79	62 85	76 62
48	63 76	75 83	85 47	83 88	80 69	183 30	67 16	79 33	65 60	79 01
49	66 63	78 30	86 98	87 50	83 17	191 50	70 24	82 03	68 52	81 55
50	69 74	80 96	88 63	91 35	85 82	200 30	73 50	84 90	71 65	84 25
51	73 05	83 81	90 49	95 42	86 63	209 65	76 98	87 93	74 98	87 11
52	76 60	86 84	92 52	99 78	91 63	219 60	80 68	91 15	78 51	90 16
53	80 39	90 09	94 77	104 46	94 82	230 25	84 62	94 61	82 30	93 40
54	84 44	93 56	97 26	109 43	98 23	241 65	88 84	98 31	86 33	96 88
55	88 72	97 21	100 03	114 73	101 90	253 75	93 39	102 32	90 64	100 57
56	93 38	101 21	103 05	120 40	.....	266 70	95 16	103 53	95 13	104 38
57	98 38	105 50	106 40	126 45	.....	280 56	100 01	107 78	99 91	108 34
58	103 75	110 13	110 06	132 95	.....	295 35	105 21	112 37	105 06	112 70
59	109 52	115 13	114 10	139 87	.....	311 25	110 76	117 29	110 46	117 37
60	115 73	120 52	118 52	147 28	.....	328 20	116 70	122 60	116 07	122 25

TERM INSURANCE PREMIUM RATES

Age at Issue	CANADA LIFE		GEORGE WASHINGTON LIFE				ILLINOIS LIFE			MARYLAND LIFE		
	Adopted September, 1911		Adopted October, 1908				Adopted January 1, 1908			Adopted 1911		
	Convertible within 3 Yrs.	Convertible within 5 Yrs.	Renewable				Renewable					
	**5 Year	**10 Year	*5 Year	*10 Year	*15 Year	*20 Year	**5 Year	**15 Year	**20 Year	**5 Year	**15 Year	**20 Year
15	------	------								------	------	------
16	------	------								------	------	------
17	------	------								------	------	------
18	------	------								------	------	------
19	------	------								------	------	------
20	$ 8 40	$ 9 30	------	------	------	------	------	------	------	$ 9 64	$ 9 98	$10 21
21	8 45	9 35	$11 54	$11 73	$11 97	$12 26	$ 9 61	$ 9 95	$10 21	9 73	10 10	10 34
22	8 50	9 45	11 61	11 82	12 08	12 41	9 68	10 06	10 34	9 83	10 22	10 60
23	8 60	9 60	11 69	11 93	12 20	12 56	9 74	10 16	10 46	9 92	10 36	10 66
24	8 70	9 70	11 78	12 03	12 33	12 72	9 81	10 28	10 60	10 03	10 51	10 84
25	8 80	9 85	11 88	12 12	12 46	12 90	9 90	10 40	10 75	10 18	10 67	11 03
26	8 86	9 95	11 99	12 27	12 63	13 10	9 99	10 53	10 91	10 29	10 83	11 23
27	8 95	10 10	12 09	12 41	12 80	13 31	10 08	10 66	11 09	10 41	11 01	11 45
28	9 10	10 30	12 21	12 56	12 99	13 55	10 18	10 83	11 29	10 56	11 22	11 69
29	9 20	10 50	12 45	12 71	13 19	13 82	10 29	10 99	11 51	10 72	11 43	11 97
30	9 35	10 70	12 48	12 89	13 41	14 10	10 40	11 18	11 75	10 88	11 67	12 25
31	9 50	10 90	12 65	13 09	13 65	14 43	10 53	11 38	12 03	11 05	11 92	12 58
32	9 65	11 15	12 80	13 29	13 92	14 81	10 68	11 60	12 34	11 24	12 20	12 95
33	9 80	11 40	12 88	13 52	14 22	15 21	10 81	11 86	12 68	11 45	12 51	13 35
34	10 00	11 70	13 17	13 77	14 56	15 68	10 98	12 13	13 06	11 67	12 85	13 80
35	10 25	12 00	13 40	14 04	14 98	16 20	11 16	12 44	13 50	11 93	13 23	14 31
36	10 45	12 35	13 64	14 36	15 36	16 77	11 36	12 80	13 98	12 19	13 66	------
37	10 70	12 70	13 91	14 70	15 83	------	11 59	13 19	14 51	12 49	14 12	------
38	10 95	13 10	14 19	15 09	16 37	------	11 83	13 64	15 31	12 81	14 65	------
39	11 30	13 55	14 51	15 51	16 97	------	12 09	14 14	15 79	13 15	15 24	------
40	11 70	14 15	14 87	16 01	17 64	------	12 39	14 70	16 54	13 54	15 89	------
41	12 30	14 80	15 26	16 55	18 39	------	12 71	15 32	17 38	13 95	------	------
42	12 75	15 55	15 71	17 18	19 25	------	13 09	16 04	18 29	14 43	------	------
43	13 35	16 30	16 20	17 88	20 16	------	13 50	16 83	19 31	14 94	------	------
44	14 05	17 20	16 77	18 63	21 20	------	13 98	17 71	20 46	15 53	------	------
45	14 90	18 10	17 43	19 58	------	------	14 53	18 71	21 71	16 20	------	------
46	15 80	19 15	18 15	20 60	------	------	15 15	19 81	23 11	16 95	------	------
47	16 80	20 25	19 02	21 75	------	------	15 85	21 05	24 64	17 79	------	------
48	17 85	21 45	20 00	23 02	------	------	16 66	22 43	26 33	18 75	------	------
49	19 00	22 80	21 09	24 47	------	------	17 58	23 94	28 19	19 82	------	------
50	20 25	24 25	22 32	26 06	------	------	18 60	25 61	30 21	21 02	------	------
51	21 60	25 85	23 69	27 83	------	------	19 74	27 48	32 43	22 34	------	------
52	23 10	27 55	25 22	29 79	------	------	21 01	29 50	34 84	23 81	------	------
53	24 70	29 45	26 91	31 95	------	------	22 43	31 74	37 44	25 43	------	------
54	26 45	31 50	28 80	34 35	------	------	24 00	34 19	40 26	27 24	------	------
55	28 35	33 70	30 90	37 01	------	------	25 75	36 88	43 30	29 23	------	------
56	------	------	33 23	------	------	------	27 69	39 83	46 56	------	------	------
57	------	------	35 79	------	------	------	29 83	43 03	50 05	------	------	------
58	------	------	38 63	------	------	------	32 19	46 51	53 79	------	------	------
59	------	------	41 76	------	------	------	34 80	50 29	57 80	------	------	------
60	------	------	45 23	------	------	------	37 69	54 38	62 08	------	------	------

*Participating. **Nonparticipating.

TERM INSURANCE PREMIUM RATES

Age at Issue	MICHIGAN MUTUAL LIFE		MUTUAL LIFE	NEW YORK LIFE							
				Without Waiver of Premiums				With Waiver of Premiums			
	Adopted January 1, 1908		Adopted January 1, 1907	Adopted January 1, 1908				Adopted April 1, 1917			
	Nonrenewable		Nonrenewable	Nonrenewable				Nonrenewable			
			Convertible within 7 Years	Convertible within				Convertible within			
				3 Yrs.	5 Yrs.	7 Yrs.	10 Yrs	3 Yrs.	5 Yrs.	7 Yrs.	10 Yrs
	**15 Year	25 Year	**15 Year	*5 Year	*10 Year	*15 Year	*20 Year	*5 Year	*10 Year	*15 Year	*20 Year
15	-------	-------	$11 12	------	------	------	------	------	------	------	------
16	-------	-------	11 22	------	------	------	------	------	------	------	------
17	-------	-------	11 33	------	------	------	------	------	------	------	------
18	-------	-------	11 44	------	------	------	------	------	------	------	------
19	-------	-------	11 56	------	------	------	------	------	------	------	------
20	$10 28	$10 80	11 68	------	------	------	------	------	------	------	------
21	10 37	10 95	11 81	$11 46	$11 62	$11 81	$12 05	$11 71	$11 87	$12 06	$12 30
22	10 47	11 10	11 96	11 58	11 75	11 96	12 22	11 83	12 00	12 21	12 47
23	10 58	11 27	12 11	11 70	11 89	12 11	12 39	11 95	12 14	12 36	12 64
24	10 69	11 45	12 27	11 83	12 03	12 27	12 58	12 08	12 28	12 52	12 83
25	10 82	11 66	12 45	11 97	12 18	12 45	12 79	12 23	12 44	12 71	13 05
26	10 95	11 88	12 63	12 12	12 35	12 63	13 01	12 38	12 61	12 89	13 27
27	11 09	12 14	12 84	12 27	12 52	12 84	13 25	12 54	12 79	13 17	13 53
28	11 26	12 42	13 05	12 43	12 71	13 05	13 51	12 71	12 99	13 33	13 79
29	11 43	12 73	13 29	12 61	12 91	13 29	13 80	12 90	13 20	13 58	14 09
30	11 62	13 08	13 54	12 80	13 12	13 54	14 11	13 10	13 42	13 84	14 41
31	11 83	13 57	13 82	13 00	13 36	13 82	14 46	13 31	13 67	14 13	14 77
32	12 06	14 12	14 12	13 22	13 61	14 12	14 84	13 54	13 93	14 44	15 16
33	12 32	14 72	14 45	13 45	13 88	14 45	15 26	13 78	14 21	14 78	15 59
34	12 62	15 38	14 81	13 71	14 18	14 81	15 72	14 05	14 52	15 15	16 06
35	12 95	16 12	15 21	13 98	14 50	15 21	16 24	14 33	14 85	15 56	16 59
36	13 31	16 93	15 65	14 28	14 85	15 65	16 81	14 64	15 21	16 01	17 17
37	13 72	17 82	16 14	14 60	15 24	16 14	17 44	14 97	15 61	16 51	17 81
38	14 18	18 82	16 69	14 95	15 66	16 69	18 14	15 38	16 04	17 07	18 52
39	14 70	19 92	17 29	15 33	16 13	17 29	18 90	15 72	16 52	17 68	19 28
40	15 29	21 13	17 96	15 75	16 65	17 96	19 76	16 15	17 05	18 36	20 16
41	16 06	-------	18 70	16 20	17 22	18 70	20 69	16 62	17 64	19 12	21 11
42	16 94	-------	19 53	16 70	17 87	19 53	21 78	17 15	18 32	19 98	22 18
43	17 90	-------	20 44	17 26	18 56	20 44	22 87	17 75	19 08	20 93	23 36
44	18 99	-------	21 46	17 88	19 30	21 46	24 13	18 42	19 93	22 00	24 67
45	20 21	-------	22 58	18 57	20 28	22 58	25 52	19 17	20 88	23 18	26 12
46	21 56	-------	23 83	19 35	21 27	23 83	------	20 02	21 94	24 50	------
47	23 07	-------	25 20	20 23	22 38	25 20	------	20 98	23 13	25 95	------
48	24 76	-------	26 72	21 21	23 61	26 72	------	22 04	24 44	27 55	------
49	26 62	-------	28 40	22 30	24 97	28 40	------	23 21	25 88	29 31	------
50	28 69	-------	30 23	23 51	26 47	30 23	------	24 51	27 47	31 23	------
51	-------	-------	32 25	24 85	28 13	------	------	25 95	29 23	------	------
52	-------	-------	34 46	26 33	29 96	------	------	27 53	31 16	------	------
53	-------	-------	36 88	27 97	31 97	------	------	29 27	33 27	------	------
54	-------	-------	39 53	29 77	34 17	------	------	31 17	35 57	------	------
55	-------	-------	42 42	31 76	36 60	------	------	33 26	38 16	------	------
56	-------	-------	45 57	33 94	------	------	------	------	------	------	------
57	-------	-------	49 00	36 35	------	------	------	------	------	------	------
58	-------	-------	52 72	38 99	------	------	------	------	------	------	------
59	-------	-------	56 74	41 90	------	------	------	------	------	------	------
60	-------	-------	61 08	45 09	------	------	------	------	------	------	------

*Participating. **Nonparticipating.

TERM INSURANCE PREMIUM RATES

Age at Issue	NORTH-WESTERN NATIONAL LIFE	PENN MUTUAL LIFE			PROVIDENT LIFE & TRUST CO. Limit $50,000				SECURITY MUTUAL LIFE			
	Adopted July 1, 1912	Adopted Nov. 1, 1907			Adopted Aug. 1, 1907				Adopted Jan. 1, 1911			
	Nonrenewable	Renewable	Nonrenewable		Renewable				Renewable			
	Convertible within 14 Yrs		Convertible		Convertible				Convertible within 5 Years			
	*20 Year	*1 Year	*5 Year	*15 Year	*5 Year	*10 Year	*15 Year	*20 Year	*5 Year	*10 Year	*15 Year	*20 Year
15	------	------	------	------	------	------	------	------	------	------	------	------
16	------	------	------	------	------	------	------	------	------	------	------	------
17	------	------	------	------	------	------	------	------	------	------	------	------
18	------	------	------	------	------	------	------	------	------	------	------	------
19	------	------	------	------	------	------	------	------	------	------	------	------
20	$12 14	------	------	------	$10 70	$10 86	$11 07	$11 33	------	------	------	------
21	12 17	$10 67	$10 81	$11 23	10 77	10 95	11 17	11 44	$11 18	$11 39	$11 57	$11 85
22	12 24	10 74	10 89	11 34	10 84	11 03	11 27	11 58	11 26	11 47	11 67	11 99
23	12 30	10 82	10 96	11 45	10 91	11 13	11 38	11 72	11 34	11 58	11 79	12 14
24	12 38	10 88	11 05	11 58	10 99	11 23	11 51	11 87	11 43	11 68	11 92	12 30
25	12 47	10 95	11 14	11 72	11 09	11 34	11 65	12 04	11 53	11 79	12 06	12 47
26	12 57	11 03	11 24	11 86	11 19	11 45	11 79	12 22	11 63	11 91	12 21	12 66
27	12 68	11 13	11 34	12 01	11 28	11 58	11 94	12 42	11 74	12 04	12 37	12 86
28	12 82	11 23	11 45	12 19	11 40	11 72	12 12	12 64	11 85	12 19	12 56	13 09
29	12 99	11 35	11 58	12 39	11 52	11 86	12 31	12 88	11 98	12 33	12 75	13 35
30	13 16	11 44	11 70	12 60	11 65	12 03	12 52	13 16	12 11	12 51	12 96	13 63
31	13 47	11 56	11 84	12 82	11 79	12 21	12 74	13 47	12 26	12 70	13 20	13 95
32	13 82	11 69	12 00	13 08	11 94	12 40	12 99	13 82	12 42	12 90	13 46	14 31
33	14 20	11 84	12 17	13 37	12 11	12 61	13 27	14 20	12 59	13 12	13 75	14 70
34	14 63	12 00	12 36	13 68	12 29	12 85	13 58	14 63	12 78	13 37	14 07	15 15
35	15 12	12 15	12 56	14 04	12 50	13 10	13 93	15 12	13 00	13 63	14 43	15 66
36	15 65	12 33	12 78	14 43	12 73	13 40	14 34	15 65	13 24	13 94	14 85	16 21
37	16 25	12 56	13 03	14 88	12 98	13 72	14 77	16 25	13 50	14 27	15 30	16 83
38	16 94	12 77	13 31	15 40	13 24	14 08	15 26	16 94	13 77	14 65	15 82	17 53
39	17 68	13 02	13 61	15 96	13 54	14 48	15 89	17 68	14 08	15 06	16 40	18 31
40	18 52	13 30	13 94	16 60	13 87	14 94	16 46	18 52	14 43	15 54	17 05	19 18
41	19 45	13 59	14 31	17 32	14 24	15 44	17 16	19 45	14 81	16 07	17 75	20 14
42	20 48	13 93	14 73	18 13	14 66	16 02	17 96	20 48	15 24	16 68	18 60	21 31
43	21 63	14 29	15 20	19 03	15 13	16 69	18 84	21 63	15 73	17 36	19 52	22 40
44	22 92	14 71	15 74	20 03	15 65	17 43	19 84	22 92	16 28	18 13	20 55	23 74
45	24 32	15 16	16 35	21 17	16 27	18 27	20 96	24 32	16 92	19 01	21 71	25 19
46	25 89	15 71	17 05	22 43	16 97	19 22	22 19	25 89	17 65	20 00	22 98	26 81
47	27 59	16 31	17 85	23 83	17 75	20 30	23 58	27 59	18 47	21 13	24 42	28 58
48	29 48	17 00	18 76	25 38	18 66	21 49	25 12	29 48	19 42	22 37	26 01	30 54
49	31 57	17 81	19 80	27 10	19 68	22 83	26 81	31 57	20 48	23 77	27 77	32 70
50	33 84	18 73	20 94	29 01	20 83	24 32	28 69	33 84	21 67	25 32	29 71	35 05
51	------	19 75	22 23	31 11	22 11	25 97	30 76	36 32	23 00	27 06	31 86	37 61
52	------	20 92	23 66	33 42	23 53	27 80	33 04	39 02	24 48	28 97	34 22	40 41
53	------	22 19	25 28	35 95	25 12	29 82	35 55	41 93	26 13	31 07	36 82	43 43
54	------	23 65	27 03	38 74	26 88	32 06	38 29	45 09	27 96	33 40	39 56	46 70
55	------	25 24	28 99	41 79	28 84	34 54	41 30	48 50	30 00	35 98	42 78	50 [illegible]
56	------	27 02	31 18	45 14	------	------	------	------	32 26	38 87	46 20	54 91
57	------	28 98	33 59	48 78	------	------	------	------	34 75	41 99	49 91	58 96
58	------	31 16	36 26	52 74	------	------	------	------	37 50	45 44	53 95	62 39
59	------	33 60	39 20	57 02	------	------	------	------	40 55	49 23	58 33	67 05
60	------	36 29	42 45	61 64	------	------	------	------	43 91	53 39	63 08	72 01

*Participating.

or ages older than 85 the rates are the same as for 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Commencing at age 20 this Company uses this table under headings "$200 Annually" and "Equal Payment." For Annuity Rates of other Companies see Index.

Rates begin at age 20. Same as above except under "$25.00 Quarterly" the 50c is dropped.

MALES.—Fidelity Mutual, Home Life, Illinois Life, Lincoln National, Minnesota Mutual, Missouri State, National Life U. S. of A., †Pacific Mutual, Reliance Life, Union Central, Union Mutual, **West Coast-San Francisco Life and Western

For ages older than 85 the rates are the same as for 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

**Commencing at age 20 this Company uses this table under headings "$100 Annually" and "Annual Payment." For Annuity Rates of other Companies see Index.

†Rates begin at age 20. Same as above except under "$25.00 Quarterly" the 50c is dropped.

AETNA LIFE INSURANCE COMPANY

Hartford, Conn., Dec. 16, 1910.

The answer to the question about the reserve basis should be:

Reserve Basis, American Experience Table of Mortality,
Non-participating business.....3½% interest
Participating business prior to 1901.....3½% interest
Participating business, 1901 and subsequently....3 % interest

Yours very truly
C. E. Gilbert, Secretary,
Per W. A. Briggs.

AMERICAN CENTRAL LIFE INSURANCE CO.

Actuaries' 4% 1899-1908; January 1, 1908, American 3½% reserve adopted.

ATLANTIC LIFE INSURANCE COMPANY

Richmond, Va., Jan. 7, 1913.

On the American 3½% basis we value all policies issued after the first day of January, 1902. On the Actuaries' 4% basis we value all policies issued during the years 1900 and 1901. The above bases of valuation apply to all policies either participating *or* non-participating, there having been no distinction made at any time between the basis of valuation for the different classes of insurance then issued.

We use the modified preliminary term valuation on all forms calling for higher premiums than 20 Payment Life on all business after September 25, 1908.

On certain business of the American National Life Insurance Company reinsured by the Atlantic Life Insurance Company issued prior to January 1, 1907, the policies are valued on the 4% reserve basis. Very truly yours,

(Signed) Chas. G. Taylor, Jr.,
Secretary and Actuary.

BANKERS LIFE COMPANY

Des Moines, Iowa, Dec. 13, 1913.

Replying to your inquiry, we beg to advise that prior to the change in the company's plan of operation, made October, 1911, the American Experience Table of Mortality was used as a basis for the calculation of the quarterly charges made in advance under the old form certificates. Since October, 1911, the company's contracts are all valued on the American Experience 3½% basis. Yours truly,

Bankers Life Company,
By G. S. Nollen, Secretary.

BANKERS LIFE INSURANCE COMPANY

Lincoln, Neb., Nov. 27, 1906.

In reply to your favor of the 23d will say that all of the reserve on the business of this company is figured on the

Actuaries' Tables at 4% and has been since and including the year 1902. Prior to that time it was on the American 4½.

Very truly yours,
(Signed) W. C. Wilson, President.

BANKERS RESERVE LIFE COMPANY

Company began to issue policies on American 3½% basis January 1, 1908, but the Actuaries' 4% basis (adopted when company commenced business, March, 1897) was not abandoned until January 1, 1910.

BENEFICIAL LIFE INSURANCE COMPANY

Salt Lake City, Utah, December 6th, 1916.

The Company reserves on the 3½% basis, using the American Experience Table of Mortality.

Yours truly,
(Signed) Alex B. C. Ohlson, Secretary.

BERKSHIRE LIFE INSURANCE COMPANY

Actuaries' 4% reserve 1851-1901 inclusive; American 3½% from 1901-1907 inclusive; American 3% adopted January 1, 1908

CANADA LIFE ASSURANCE COMPANY

Toronto, Ont., March 17, 1917.

This Company values all participating assurances written since 1st January, 1900, by the Hm. 3% table and all other assurances by the Hm. 3½% table. Annuities are valued by the British Offices Life Annuity Tables, select, with 3½% interest.

Yours truly,
(Signed) L. K. File,
Assistant Actuary.

CAPITOL LIFE INSURANCE COMPANY

Denver, Colo., Feb. 27th, 1915.

The Company wrote business on full preliminary term basis until Jan. 1, 1910, using the American Experience Table of Mortality, and interest table 3½%. Since Jan. 1, 1910, we have used the Modified Preliminary Term Basis Illinois Standard, so that our valuations are based on the full preliminary term on all business written prior to Jan. 1, 1910, and the modified preliminary term basis on all business written since, with the exception of Term Policies. These have always been written on net valuation. Yours truly,

(Signed) John H. Upton, Actuary.

CENTRAL LIFE ASSURANCE SOCIETY

Des Moines, Iowa, Feb. 12, 1913.

The Central Life, upon January 1, 1908, adopted the American Table of Mortality, with 3½% interest as its basis and all policies issued since that date are valued accordingly. The Company uses the Modified Preliminary Term, Illinois Standard. Previous to the date of January 1, 1908, the Company was upon the Actuaries' or Combined Experience Mortality Table with interest at 4%, and at the present time all business written prior to that date is still valued on the Actuaries' Table at 4% interest.

Sincerely yours,
(Signed) J. B. Peniston, Actuary.

CENTRAL STATES LIFE INSURANCE COMPANY

St. Louis, Mo., November 14, 1916.

Our reserves are based upon the American Experience Table of Mortality with 3½% interest and calculated upon the Illinois Standard.

Very truly yours,
(Signed) James A. McVoy,
Vice-Pres. and Gen'l Mgr.

COLUMBIAN NATIONAL LIFE INSURANCE CO.

Boston, Mass., Nov. 26, 1906.

Replying to your letter of the 23rd inst., I beg to say that since the beginning of our business our reserve values have always been figured on the American Experience 3½% basis.

Yours very truly,
(Signed) Wm. H. Brown,
Secretary and Treasurer.

CONNECTICUT GENERAL LIFE INSURANCE CO.

Hartford, Conn., December 24, 1914.

The Connecticut General carries the full level premium reserve, according to the following tables:

1. Life Insurance issued prior to January 1, 1901 (except 20 Payment Endowments maturing at age 70 issued in 1899-1900)—Actuaries' Combined Experience 4%.
2. Life Insurance issued since January 1, 1901, and 20 Payment Endowments maturing at age 70 issued in 1899-1900—American Experience 3½%.
3. Annuities—McClintock's Annuitant Tables 3½%.

Yours truly,
(Signed) J. M. Laird,
Assistant Actuary.

CONNECTICUT MUTUAL LIFE INSURANCE CO.

Hartford, Dec. 18, 1911.

We value all policies issued prior to April 1, 1882, and paid-up policies issued in exchange therefor, on the basis of the Actuaries' or Combined Experience Table of Mortality with 4% interest, and all other policies on the basis of the American Table of Mortality and 3% interest, save only our annuities, which are valued on the basis of Emory McClintock's Table of Mortality among Annuitants with interest at 3½%.

Respectfully yours,

(Signed) D. H. Wells, Actuary.

CONTINENTAL LIFE INSURANCE COMPANY

Salt Lake City, Utah, December 13, 1916.

All policies issued by this Company are valued on the American Experience Table of Mortality with interest at 3½%.

Very respectfully,

Continental Life Insurance Company,

By George H. Beaudry,
Actuary and Asst. to Gen'l Mgr.

EQUITABLE LIFE ASSURANCE SOCIETY

New York, N. Y., Nov. 28, 1906.

Your letter of the 23d inst. is received and contents noted. In reply to your questions we would state as follows:

We began to issue policies on the American 3% basis in the year 1896, but did not abandon the issue of policies on the 4% basis until the year 1900. We only report business on the 3% basis which was actually issued upon that basis. While the American 4% reserve has been used for office purposes, the Department of this State has always valued 4% policies on the Actuaries' Table. A small portion of our business, consisting of annuities, and other non-participating contracts, has been done on the American 3½% basis during the past eight years. All the participating policies of the Society have been issued on the American 3% basis since the year 1900.

Yours very truly,

(Signed) J. G. Van Cise,
Actuary.

EQUITABLE LIFE INSURANCE COMPANY OF IOWA

Des Moines, Ia., Nov. 14, 1907.

This Company adopted the American 3½% tables as the basis for its reserve on October 21, 1907, to apply to all new business written on and after that date. All business issued prior to October 21 will continue to be valued on the Actuaries' 4% table, as has been the practice of the Company since its organization.

Very truly yours,

(Signed) J. C. Cummins,
Secretary.

FEDERAL LIFE INSURANCE COMPANY

Chicago, Jan. 18, 1915.

I take pleasure in informing you that this Company's policies issued prior to January 1, 1908, with the exception of one form which carries full level reserves, are valued on the modified preliminary term, American Experience 3½%, using the whole life premium as term insurance.

Those issued subsequently to January 1, 1908, are valued on the Illinois standard.

Very truly yours,

(Signed) C. S. Rannells,
Secretary.

FIDELITY MUTUAL LIFE INSURANCE CO.

Philadelphia, Pa., Dec. 14, 1916.

The policies of this Company issued prior to January 1, 1901, are valued on the Actuaries' Table and 4% interest. All policies subsequently issued are valued on the American Experience Table and 3½% interest, except Limited Payment Life Policies issued from January 1, 1907, to August 31, 1916, inclusive, which are valued on the American 3%.

A group of old policies, originally issued prior to January 1, 1901, and changed to Limited Payment Life policies, is also valued on American 3%.

Yours truly,

(Signed) J. B. Franks,
Actuary.

FRANKLIN LIFE INSURANCE COMPANY

Springfield, Ill., Dec. 8, 1913.

Policies issued prior to January 1, 1905, are valued upon the Actuaries' 4% basis.

For policies issued between January 1, 1905, and July 1, 1907, the reserve basis is Actuaries' 4%, with special provision under participating policies for a pure endowment accumulation sufficient to bring the reserve to the full level net premium American 3% at the end of 20 years or the premium payment period, if prior.

The reserve basis of policies issued since July 1, 1907, is the American 3½% Illinois standard. Special pure endowment accumulations under ordinary life non-participating policies provide for the full American 3½% reserve at the end of 20 years, and under all participating policies for the full American 3% reserve at the end of 20 years or the premium payment period, if prior.

Yours truly,
(Signed) A. G. Portch,
Actuary.

GEORGE WASHINGTON LIFE INSURANCE CO.

Charleston, W. Va., Feb. 26, 1915.

This Company values all of its business on the American Experience 3½% Modified Preliminary Term Basis, with the following exceptions: Renewable Term Policies, Limited Payment Joint Life and Joint Endowment Policies are valued on the full net level premium American Experience 3½% basis. We have over one million dollars of insurance in force on the twenty payment life plan, which is valued on the full preliminary term American Experience 3½% basis.

Yours very truly,
(Signed) J. P. Bowerman,
Actuary.

GERMANIA LIFE INSURANCE COMPANY

New York, Dec. 11, 1909.

The reserve basis will be American Experience 3½% for policies up to January 1, 1902; thereafter 3%, except for years 1907, 1908 and 1909. Respectfully yours,

The Germania Life Insurance Company,
(Signed) J. Fuhrer, Actuary.

HOME LIFE INSURANCE COMPANY

New York, N. Y., Nov. 26, 1906.

Replying to your letter of the 23d inst., we beg to inform you that the reinsurance reserve held by this Company on policies issued prior to January 1, 1901, is computed according to the Combined Experience Table of Mortality with interest at 4%; on policies issued since that date in accord-

ance with the American Experience Table of Mortality, with interest at 3½%, with the exception of a small number of policies issued on the 3% basis.

Yours truly,
(Signed) Benj. Wilson Marinus,
Assistant Actuary.

[American 3% reserve adopted January 1, 1908.—Editor.]

ILLINOIS LIFE INSURANCE COMPANY

Chicago, Ill., Jan. 9, 1915.

Policies issued on and prior to December 31, 1907, are valued on the Actuaries' 4% basis; January 1, 1908, and thereafter, American 3½% reserve.

Yours truly,
(Signed) O. J. Arnold, Secretary.

INTERNATIONAL LIFE INSURANCE COMPANY

St. Louis, Mo., Jan. 8, 1914.

Our basis of valuation is the American Experience Table of Mortality, and interest at the rate of 3½%, values being computed in accordance with the West Virginia standard.

Yours very truly,
(Signed) H. G. Sellman, Actuary.

JEFFERSON STANDARD LIFE INSURANCE CO.

Greensboro, N. C., December 6, 1913.

The Jefferson Standard is now issuing policies on two different reserve bases as follows: All policies are issued on the American 3½% Committee of 15 Standard, except two special forms, i. e., Ordinary Life, 20 Payment Life Guaranteed Option, and Ordinary Life and Limited Payment Life Double Indemnity, which are on the American 4% table, Committee of 15 Standard.

Prior to the consolidation of the Jefferson Standard Life Insurance Company with the Security Life & Annuity and Greensboro Life, these companies issued policies on the following reserve tables:

JEFFERSON STANDARD:—American 3½% table for all forms of policies, regular participating policies taking Full Preliminary Term, and most of the others Modified Preliminary Term.

SECURITY LIFE & ANNUITY:—This Company used the Actuaries' 4% Full Preliminary Term table on all deferred and quinquennial dividend policies, and the American 3½% Full Preliminary Term for all Annual dividend policies. They began issuing Annual Dividend policies in 1906.

GREENSBORO LIFE:—The Greensboro Life issued policies on the American 4% Full Preliminary Term basis un-

til January, 1909, when they adopted the Committee of 15 Standard (American 4%).

The Security Life & Annuity Co. commenced business in September, 1901; the Greensboro Life in August, 1905, and the Jefferson Standard Life in August, 1907.

Yours very truly,
(Signed) Ralph B. Coit,
Actuary.

JOHN HANCOCK MUTUAL LIFE INSURANCE CO.

Boston, Mass., Nov. 28, 1906.

Your letter of the 23d, with reference to the reserve values of this Company as reported to the insurance department, duly received.

The Company's policies issued prior to January 1, 1901, are valued upon the Actuaries' 4% basis. All policies issued by the Company since January 1, 1901, are valued upon the American 3½% basis. Yours truly,
(Signed) Fred E. Nason,
Assistant Secretary.

KANSAS CITY LIFE INSURANCE COMPANY

Kansas City, Mo., December 30, 1914.

Will say, with regard to information in accordance with page 3 of your Vade Mecum, policies issued prior to January 1, 1910, are valued on the Actuaries' 4%, and policies subsequent to December 31, 1909, on the American 3½%.

Yours truly,
(Signed) R. Montague Webb, Actuary.

LINCOLN NATIONAL LIFE INSURANCE CO.

Fort Wayne, Ind., Jan. 1, 1910.

Our entire business is valued on the American Experience Table and 3½% interest. Yours respectfully,
(Signed) Arthur F. Hall,
Secretary.

MANHATTAN LIFE INSURANCE COMPANY

New York, N. Y., Feb. 25, 1916.

Replying to your favor of recent date, beg to advise that all this Company's policies, issued prior to January 1st, 1901, are valued on the Actuaries' 4% basis.

Policies issued after January 1st, 1901, on the non-participating plan, are valued on the American 3½% basis.

Policies issued after January 1st, 1901, and prior to January 1st, 1913, on the Participating Plan, are valued on the American 3% basis.

Policies issued after January 1st, 1913, and prior to February 1st, 1916, are valued on the American 3% select and ultimate basis.

Policies issued on and after February 1st, 1916, are valued on the American 3½% select and ultimate basis.

Yours very truly,
(Signed) W. N. Stanley,
Actuary.

MARYLAND LIFE INSURANCE COMPANY

Baltimore, January 26, 1912.

We reserve on insurance policies issued prior to January 1, 1898, in accordance with the American Experience Table with 4% interest; policies issued between the latter date and September 1, 1911, on the American Table 3½ with a small extra reserve in some cases, and policies issued since September 1, 1911, on the American 3¼, except in the case of non-participating policies, which are on the American 3½% basis. We may add that we have a very few policies on our books issued some years ago on the American 3% reserve basis.

Very truly yours,

(Signed) Calvert F. Stein,
Assistant Actuary.

MASSACHUSETTS MUTUAL LIFE INSURANCE CO.

Business prior to January 1, 1901, was written on the Actuaries' 4% basis; from January 1, 1901, to October 1, 1907, on American 3½% and since October 1, 1907, on the American 3%, the reserves being computed on that basis.

METROPOLITAN LIFE INSURANCE COMPANY.

New York, Dec. 17, 1906.

In reply to your favor of the 23d ult., permit us to say that this Company's contracts issued since the first day of January, 1901, have been valued on a 3½% basis. All policies issued prior to that date are valued on a 4% basis Actuaries' Table.

(Signed) J. M. Craig, Actuary.

MICHIGAN MUTUAL LIFE INSURANCE COMPANY

Detroit, Mich., Dec. 9, 1913.

Policies issued prior to January 1st, 1903, are valued in accordance with the American Experience Table, with 4% interest; policies issued subsequent to that date on the American Experience Table, with 3½% interest, excepting the Life Installment Option and Twenty Payment Life Installment Option policies, which are computed on the American 3% basis.

Very truly yours,

(Signed) G. W. Sanders, Actuary.

MINNESOTA MUTUAL LIFE INSURANCE CO.

St. Paul, Minn., January 16, 1914.

Your esteemed favor of January 2d, relative to the reserve basis of this Company, has been duly received. All policies issued by the Company prior to the year 1901 and part of those issued during 1901 are valued on the Combined Experience Table of Mortality with interest at 4%. All other policies are valued upon the American Table with interest at 3½%. Policies issued prior to the year 1908 are taken with one year preliminary term; those issued in 1908 and subsequent are on the preliminary term modified to Ordinary Life, with the exception of the Limited Payment Plans with 20 or more payments which are valued as preliminary term.

Yours very truly,

(Signed) T. A. Phillips,
Secretary-Actuary.

MISSOURI STATE LIFE INSURANCE COMPANY

St. Louis, Dec. 30th, 1914.

Actuaries' 4% on all policies dated prior to 1901, and on all other policies originally issued by the Company and bearing date prior to 1906.

American 3% on all Participating Life and Endowment policies originally issued by the Company and bearing date subsequent to December 31st, 1905, except Guaranteed Paid-up Additions Policies.

American 3½% on all policies dated subsequent to December 31st, 1900, except as noted above.

Yours very truly,

(Signed) George Graham,
Actuary.

MUTUAL BENEFIT LIFE INSURANCE COMPANY

Newark, N. J., Dec. 18, 1911.

In computing our policy liabilities as of December 31, 1911, all participating policies issued prior to January the 1st, 1900, will be valued according to the American Experience Table of Mortality with 3½% interest. The policies issued since December 31, 1899, and all non-participating policies will be valued according to the same table with 3% interest. All annuity contracts will be valued by the McClintock Table with 3% interest.

Yours truly,

(Signed) Percy C. H. Papps.

MUTUAL LIFE INSURANCE COMPANY

New York, January 5, 1912.

Reserve Bases:

1. American 3½% for all policies issued prior to January 1, 1907.
2. American 3% for all policies issued on or after January 1, 1907.
3. McClintock 3½% for all annuities issued prior to January 1, 1907.
4. McClintock 3% for all annuities issued on or after January 1, 1907.

Yours very truly,
(Signed) George T. Dexter,
Second Vice-President.

NATIONAL LIFE INSURANCE CO., U. S. OF A.

Chicago, Ill., Dec. 4, 1906.

In reply to your favor of the 27th ult., would say that business written by this Company since 1903 is valued on the American 3½% basis, and all business issued prior to that time is now valued on the Actuaries' 4%.

Very truly yours, (Signed) E. R. Carter, Actuary.

NATIONAL LIFE INSURANCE COMPANY

Montpelier, Vt., Nov. 27, 1906.

In reply to your favor of the 23d inst., you are advised that we use the Actuaries' Table of Mortality with 4% interest for reserving insurance policies written prior to January 1, 1901, and the American Table with 3% interest for reserving policies issued on or after that date. Our Annuity contracts are reserved according to McClintock's Annuity Tables, with interest at 3½%. Yours truly,

(Signed) C. E. Moulton, Actuary.

NEW ENGLAND MUTUAL LIFE INSURANCE CO.

Boston, Dec. 30, 1907.

I have your letter of December 28, in regard to the reserve values reported by the New England Mutual Life Insurance Company to the Insurance Department.

The Company adopted the American 3½% basis for reserve January 1, 1901. All business written before that date is valued by the Combined Experience Table of Mortality with 4% interest. All business written since that date and up to January, 1908, is valued on the American 3½%.

The Company will report this year deferred annuities and joint life policies valued on the American 3% Table, and after the first of January, 1908, all new business of the Company will be written on the American 3% reserve basis.

Yours very truly,
(Signed) Herbert B. Dow, Actuary.

NEW YORK LIFE INSURANCE COMPANY

New York, N. Y., Dec. 27, 1915.

With reference to our letter of December 17th, the basis of the Company's reserves is as follows:

Insurances:

1. American Experience table and 3% on all insurances except those specified under 2.
2. Double American Experience table and 3% on tropical insurances and those on impaired lives. Sesqui American Experience table and 3% on semi-tropical insurances and those on partially impaired lives.

Annuities:

3. McClintock's Annuity table and 3%.

Yours truly,
(Signed) William Young,
Assistant Actuary.

NORTH AMERICAN LIFE INSURANCE COMPANY

Chicago, Dec. 4, 1912.

On policy forms now in use, reserves are computed according to Illinois standard, modified preliminary term American Experience 3½, with an additional reserve on Whole Life policies to provide for cash values equal to level premium reserves at the end of twenty years.

Policies in force on forms issued by the North American Life Insurance Company of Newark, New Jersey, are valued according to the New Jersey standard, Modified American Experience 3½%.

Yours very truly,
(Signed) Wm. O. Morris, Actuary.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

Milwaukee, Jan. 3, 1908.

With reference to the reserves held by the Northwestern, I advise that the Company is reserving in accordance with the Actuaries' table of mortality and 4% interest on policies issued prior to February 1, 1899, and in accordance with the American table and 3% on policies issued on and after that date.

Yours truly,
(Signed) F. C. Hemsing,
Assistant Actuary.

NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY

1901 to 1906 Actuaries' 4% reserve; July 1, 1906, and thereafter, American 3½% table used.

OCCIDENTAL LIFE INSURANCE COMPANY

Los Angeles, Cal., Dec. 19th, 1916.

This Company values its Life Policies by the American Experience 3½% Tables, using principally the Preliminary Term method of Valuation. The Reserves held conform to and in some cases are stricter than the Illinois Standard, with the exception of less than 12% of the business, mostly 20-Year Endowment.

Very truly yours,
(Signed) F. M. Hope,
Actuary.

OHIO STATE LIFE INSURANCE COMPANY.

Columbus, Ohio, November 21st, 1916.

The Ohio State Life Insurance Company operates on the American Experience Table, with 3½% interest, according to the Ohio law. The Company has written some business on the modified preliminary term; also on the preliminary term basis.

Yours very truly,
(Signed) John M. Sarver,
President.

PACIFIC MUTUAL LIFE INSURANCE COMPANY

Los Angeles, Nov. 18, 1907.

The Pacific Mutual Life Insurance Company's basis of valuation is as follows:

Business written from January 1, 1868, to December 31, 1900, on Actuaries' 4%.

Business written from January 1, 1901, to December 31, 1907, on American 3½%, with exception of "Annual Dividend" policies, which are valued on American 3%.

All Participating business issued after January 1, 1908, will be valued on American 3% and Non-Participating business on American 3½%.

Yours very truly,
The Pacific Mutual Life Insurance Co. of California.
By John F. Roche,
Second Vice President and Actuary

PENN MUTUAL LIFE INSURANCE COMPANY

Philadelphia, February 10, 1913.

With reference to the reserve basis we would state that the Company's reserve on all its Life business is now American 3%.

Yours truly,

(Signed) J. Burnett Gibb, Actuary.

PEORIA LIFE INSURANCE COMPANY

Company commenced business February 17, 1908, and its reserve basis is the American 3½% modified preliminary term (Illinois standard).

PHILADELPHIA LIFE INSURANCE COMPANY

Philadelphia, Pa., Dec. 16, 1907.

I have your favor of the 13th instant. This Company started business in October, 1905. All of its business is valued on American Experience 3½% reserve.

Yours very truly,

(Signed) Ernest Blehl, Actuary.

PHOENIX MUTUAL LIFE INSURANCE COMPANY

Hartford, Conn., Dec. 21, 1911.

Replying to your letter of December 16, I would say that the reserve under our regular policies back of January 1, 1901, is on the Actuaries' 4% table. Since January 1, 1901, our participating insurance is on the American 3% table. What little non-participating insurance we have done is on the American 3½% table.

All paid-up life policies issued previous to January 1, 1901, are on the Actuaries' 4%. Paid-up life policies issued since 1901 are on the American 3½% basis, except those issued in lieu of running policies dated after January 1, 1907, which latter have been placed on the American 3% basis. All paid-up endowments have been placed on the American 3½% table, except those issued in lieu of running policies dated after January 1, 1907, which have been placed on the American 3% basis. All extended insurance is on the American 3% reserve; dividend additions credited to policies back of 1901 on the Actuaries' 4% reserve, and dividend additions credited on policies issued since January 1, 1901, on the American 3% reserve.

Very truly yours,

(Signed) H. N. Kaufman,
Assistant Actuary.

PRESBYTERIAN MINISTERS' FUND

Philadelphia, Pa., Nov. 16, 1907.

Beginning with January 1, 1903, we went under contract with our policyholders on the American 3% basis, but it still remains that the Insurance Department calculates our reserves on the Actuaries' 4%, i. e., all business issued prior to January 1, 1901; and on the American 3½% on all business issued 1901-1903 and 3% on all business issued since January 1, 1903.

Very truly yours,
(Signed) P. S. Allen,
President and Actuary.

PROVIDENT LIFE & TRUST COMPANY

Philadelphia, Pa., March 3, 1915.

Insurance Fund Reserve on all business computed by American Table 3½%.

(Signed) William S. Ashbrook,
Agency Secretary.

PRUDENTIAL INSURANCE COMPANY

Policies issued prior to 1901 are valued according to the Combined Experience Table of Mortality with 4% interest; January 1, 1901, to August 1, 1907, according to the American Experience Table with 3%; August 1, 1907, and thereafter, American 3½%.

RELIANCE LIFE INSURANCE COMPANY

Pittsburgh, Dec. 17, 1909.

The clause relative to our reserved basis should also be changed as we have been issuing policies on the American Experience Table of Mortality with 3½% basis since July 1, 1909.

Very truly yours,
(Signed) H. G. Scott,
Vice President and Secretary.

[American 3% basis prior to July 1, 1909.—Editor.]

1905. Since this date they are computed on the American 3½%.

Yours very truly,
(Signed) G. L. Stayman, Secretary.

ROYAL UNION MUTUAL LIFE INSURANCE COMPANY

Adopted the 4% basis when organized in 1886; 3½% reserve adopted October 1, 1907.

SCANDIA LIFE INSURANCE COMPANY

Chicago, Nov. 26, 1910.

Our reserve basis is on the 3½ American Experience Table, and has been so from the start.

Respectfully yours,
Scandia Life Insurance Company,
By C. H. Bowman, Secretary.

SECURITY MUTUAL LIFE INSURANCE COMPANY

Binghamton, N. Y., December 16, 1915.

Replying to your favor of the 3rd inst. beg to advise that this Company values its policies as follows:

Issues prior to January 1, 1901—Combined 4%, except Endowments American 3%.

Issues of 1901, American, 3½%, except Endowments 3%.

From January 1, 1902, to June 1, 1915, American 3%, except Probable Lifes—American 3½%.

On and after June 1, 1915, all policies are valued in accordance with the Select and Ultimate Method—American 3%.

Very truly yours,
(Signed) F. R. Brunner,
Assistant Actuary.

SOUTHERN STATES LIFE INSURANCE COMPANY

Atlanta, Ga., Jan. 6, 1916.

The rates on our participating policies are all calculated on a 3½% basis, but our non-participating policies are figured on a 4% basis.

Yours very truly,
(Signed) Robert F. Moore,
Agency Secretary.

STATE LIFE INSURANCE COMPANY

Indianapolis, Ind., Dec. 22, 1910.

As to the reserve basis of the State Life, all business written prior to January 1, 1901, is valued on the Actuaries' Table with 4% interest. All business written since that date is on the American Experience Table and 3%, except the non-participating business issued since January 1, 1908, which is on the basis of the American Experience Table and 3½% interest.

Yours very truly,

(Signed) W. S. Wynn,
Secretary.

STATE MUTUAL LIFE ASSURANCE COMPANY

Worcester, Mass., December 16, 1916.

This Company's basis of reserve on policies issued up to and including December 31, 1900, is the Actuaries' Table of Mortality and 4% interest; from January 1, 1901, to December 31, 1907, inclusive, the American Experience Table of Mortality and 3½% interest; since January 1, 1908, the American Experience Table of Mortality and 3% interest.

Yours very truly,

(Signed) C. R. Fitzgerald, Actuary.

SUN LIFE ASSURANCE COMPANY OF CANADA

Montreal, Dec. 26, 1913.

For Assurances the present valuation basis used by the Company is the Om. (5) Table with 3½% interest for all policies issued prior to 31st December, 1902, and the Om. (5) Table with 3% interest for all policies issued since that date.

For Annuities the British Offices Life Annuity Tables O (am) and O (af) with 3½% interest are used.

Yours faithfully,

(Signed) Arthur B. Wood, Actuary.

TRAVELERS INSURANCE COMPANY

Hartford, Conn., Dec. 15, 1910.

Answering yours of the 12th inst., relative to a statement of the life reserves held by this Company.

Upon January 1, 1901, the Travelers placed its entire life business on a 3½% basis of interest, according to the American Experience Table of Mortality. Previous to that time, for a great many years, the reserve had been based upon the Combined Experience Table of Mortality with 4% interest.

Since January 1, 1900, our entire non-participating issues have been placed on at least an American Experience 3½% reserve.

The participating business issued by the Company from the years 1903 to 1906, inclusive, has been based on the American Experience with 3% interest.

There are certain small groups of policies which do not follow the general rule, but the reserves on each of such cases is on a higher basis than that stated.

Sincerely yours,

(Signed) Edward B. Morris,
Assistant Actuary.

UNION CENTRAL LIFE INSURANCE COMPANY

Cincinnati, Ohio, Jan. 17, 1908.

In regard to the reserve basis, we value all our business issued since January 1, 1901, upon the American 3½% basis. Our premium rates to correspond with this basis, however, were not changed until January 1, 1902. The business prior to 1901 is valued upon the Actuaries' 4% Table.

Very truly,

(Signed) John D. Sage,
Secretary.

UNION MUTUAL LIFE INSURANCE COMPANY

Portland, Me., Dec. 5, 1906.

Answering yours of the 28th ult., this Company adopted the American 3% basis for valuation of reserves on January 1, 1901. Prior to that time the Actuaries' 4% basis was used. Only new business written since January 1, 1901, is reported on the 3% basis.

In the form of table which you outline, these facts could be set forth, as follows:

On business written prior to December 31, 1900, Actuaries' 4% Reserve.

On business written since January 1, 1901, American 3% reserve.

Yours truly,

(Signed) Sylvan B. Phillips,
Assistant Secretary.

UNITED STATES LIFE INSURANCE COMPANY

New York, N. Y., Dec. 5, 1906.

Replying to your favor of the 30th ult., we would say that the Company adopted the American 3½% basis of valuation January 1, 1901, and all its business prior to that date is valued on the Actuaries' 4% basis.

Very truly yours,
(Signed) Geo. W. Hubbell,
Actuary.

VOLUNTEER STATE LIFE INSURANCE CO.

Chattanooga, Tenn., Feb. 18th, 1913.

Company commenced business November 3, 1903, and until April 1, 1912, had its reserve calculated on the Actuaries' 4% basis; since April 1, 1912, on the American 3½% basis.

Yours very truly,
(Signed) W. C. Stacy,
Secretary.

WEST COAST-SAN FRANCISCO LIFE INSURANCE COMPANY

San Francisco, Cal., Dec. 13th, 1916.

All our business is valued on the American Experience 3½% table.

The majority of the business is valued on the Modified Preliminary Term basis (modified on 20 Payment Life).

On business written prior to June, 1915, there are various reserve bases, namely:

Full Preliminary Term, Full reserve, and Modified Preliminary Term (modified on 20 Payment Life).

All business written since June, 1915, is reserved for on the Modified Preliminary Term basis (modified on 20 Payment Life).

Very truly yours,
(Signed) Gordon Thomson,
Secretary and Actuary.

WESTERN STATES LIFE INSURANCE CO.

San Francisco, Cal., March 19, 1917.

In compliance with your request for statement regarding our reserve basis, beg to say that the reserves on this Company's policies are based on the American Experience Table of Mortality and 3½% interest, Illinois Standard.

Yours very truly,
(Signed) H. G. Pinger,
Assistant Actuary.

Cash or Loan Values on $1,000 Participating Policies.

Cash or Loan Values on $1,000 Nonparticipating Policies.

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
16	....	....	....	....	....	$14	$58	$144	$249	$378	$62	$174	$394	$665	$927
17	....	....	....	....	....	14	59	147	254	386	62	173	393	665	927
18	....	....	....	....	....	14	60	150	260	393	61	173	393	664	927
19	....	....	....	....	....	14	61	153	265	402	61	173	393	664	927
20	....	....	....	....	....	15	63	156	271	410	61	173	393	664	927
21	$7	$28	$70	$119	$177	15	64	160	276	419	61	172	393	664	927
22	7	30	73	124	184	15	66	163	282	428	60	172	392	664	927
23	7	31	76	129	191	16	67	167	289	437	60	172	392	663	927
24	8	32	79	134	199	16	69	171	295	446	60	172	392	663	927
25	8	34	82	140	207	17	70	175	301	456	60	171	392	663	926
26	8	35	86	146	215	17	72	179	308	466	59	171	391	663	926
27	9	37	90	152	224	17	73	183	315	476	59	171	391	663	926
28	9	38	93	158	233	18	75	187	322	487	59	171	391	662	926
29	9	40	97	165	242	18	77	191	330	498	58	170	391	662	926
30	10	42	102	172	252	19	79	196	337	508	58	170	390	662	926
31	10	43	106	179	261	19	81	200	345	520	58	170	390	661	926
32	11	45	111	186	271	19	83	205	353	531	57	169	390	661	926
33	11	47	115	194	281	20	85	210	361	543	57	169	389	661	926
34	12	49	120	202	292	20	87	215	369	554	56	169	389	660	925
35	12	52	125	210	303	21	89	220	377	566	56	168	389	660	925
36	13	54	131	218	313	22	91	225	386	578	56	168	389	660	925
37	13	56	136	227	324	22	93	231	394	590	55	168	388	659	925
38	14	59	142	236	336	23	96	236	403	602	55	168	388	659	924
39	15	61	148	245	347	23	98	242	411	615	54	167	388	658	924
40	15	64	154	254	358	24	101	247	420	627	54	167	388	658	924
41	16	67	161	263	370	24	103	253	429	639	53	167	387	657	924
42	17	70	167	272	381	25	106	259	437	652	53	167	387	656	923
43	18	73	174	282	393	26	108	264	446	664	52	166	387	656	923
44	18	76	181	292	405	26	111	270	455	676	52	166	387	655	922
45	19	80	188	301	416	27	114	276	463	688	51	166	386	654	922
46	20	83	195	311	428	28	116	281	471	700	51	166	386	653	921
47	21	86	202	321	439	29	119	287	479	712	50	166	385	652	920
48	22	90	209	331	451	29	122	292	487	724	50	166	385	650	920
49	23	93	216	341	462	30	124	298	495	736	49	165	384	649	919
50	24	97	223	351	473	31	127	303	503	747	49	165	384	647	918
51	25	100	231	361	484	31	130	308	510	758	48	165	383	645	917
52	26	104	238	371	495	32	132	313	517	769	48	165	383	644	916
53	27	108	246	381	506	33	135	318	523	780	48	165	382	642	914
54	28	112	253	391	516	33	137	323	530	790	47	165	382	639	913
55	29	116	261	400	527	34	140	327	535	800	47	165	381	637	912
56	30	120	269	410	538	35	143	332	541	811	....	....	....	....	....
57	31	124	276	419	549	36	145	336	545	821	....	....	....	....	....
58	32	128	284	428	560	36	148	340	550	831	....	....	....	....	....
59	33	132	291	438	572	37	150	344	553	840	....	....	....	....	....
60	34	136	299	447	584	38	153	347	557	850	....	....	....	....	....

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
20	$9 24	$67 78	$119 68	$174 90	$32 91	$160 03	$275 39	$410 03	$92 29	$391 50	$666 10	$927 28
21	10 04	70 82	124 61	181 94	33 84	163 60	281 29	418 69	92 28	391 43	666 00	927 24
22	10 89	74 00	129 76	189 28	34 81	167 30	287 38	427 62	92 27	391 38	665 91	927 20
23	11 79	77 32	135 13	196 90	35 83	171 12	293 66	436 81	92 27	391 32	665 81	927 15
24	12 72	80 79	140 72	204 82	36 88	175 07	300 13	446 28	92 27	391 27	665 70	927 10
25	13 70	84 42	146 54	213 04	37 96	179 14	306 79	456 00	92 27	391 21	665 59	927 04
26	14 72	88 21	152 60	221 57	39 07	183 34	313 65	466 00	92 28	391 16	665 46	926 98
27	15 79	92 17	158 92	230 40	40 23	187 67	320 70	476 26	92 28	391 11	665 34	926 91
28	16 91	96 31	165 50	239 53	41 42	192 14	327 96	486 77	92 30	391 06	665 20	926 84
29	18 09	100 63	172 35	248 95	42 66	196 74	335 42	497 52	92 32	391 01	665 06	926 76
30	19 33	105 14	179 47	258 64	43 94	201 47	343 07	508 49	92 35	390 98	664 91	926 67
31	20 62	109 84	186 88	268 59	45 25	206 33	350 92	519 67	92 38	390 94	664 76	926 58
32	21 97	114 74	194 54	278 79	46 61	211 34	358 95	531 04	92 42	390 92	664 60	926 47
33	23 39	119 86	202 49	289 22	48 02	216 48	367 16	542 58	92 47	390 91	664 44	926 35
34	24 89	125 20	210 70	299 88	49 47	221 77	375 52	554 30	92 54	390 94	664 28	926 22
35	26 45	130 76	219 15	310 75	50 97	227 19	384 02	566 15	92 63	390 99	664 10	926 07
36	28 07	136 55	227 82	321 80	52 51	232 75	392 64	578 13	92 73	391 07	663 89	925 90
37	29 78	142 56	236 72	333 04	54 10	238 42	401 35	590 22	92 85	391 17	663 66	925 72
38	31 55	148 79	245 82	344 43	55 73	244 22	410 14	602 39	92 99	391 31	663 40	925 51
39	33 43	155 25	255 13	355 97	57 42	250 13	418 99	614 63	93 17	391 48	663 11	925 27
40	35 39	161 89	264 62	367 63	59 17	256 10	427 87	626 92	93 38	391 66	662 78	925 01
41	37 45	168 71	274 27	379 39	60 98	262 13	436 77	639 24	93 65	391 85	662 39	924 71
42	39 59	175 68	284 07	391 22	62 83	268 20	445 66	651 55	93 94	392 04	661 94	924 38
43	41 84	182 81	294 00	403 10	64 74	274 28	454 50	663 83	94 28	392 22	661 43	924 00
44	44 15	190 08	304 05	415 00	66 68	280 36	463 28	676 07	94 65	392 39	660 84	923 58
45	46 55	197 47	314 19	426 90	68 67	286 42	471 96	688 24	95 06	392 54	660 17	923 10
46	49 02	204 98	324 41	438 76	70 68	292 44	480 51	700 30	95 50	392 68	659 39	922 57
47	51 54	212 58	334 68	450 55	72 69	298 39	488 91	712 23	95 95	392 75	658 52	921 97
48	54 10	220 28	345 00	462 25	74 70	304 27	497 13	724 01	96 42	392 82	657 53	921 30
49	56 71	228 07	355 34	473 81	76 70	310 06	505 14	735 60	96 89	392 87	656 43	920 56
50	59 37	235 96	365 70	485 23	78 70	315 77	512 92	746 98	97 39	392 92	655 22	919 72
51	62 09	243 93	376 05	496 46	80 72	321 38	520 43	758 13	97 94	392 96	653 88	918 80
52	64 87	251 97	386 37	507 51	82 74	326 86	527 65	769 04	98 53	393 01	652 41	917 77
53	67 71	260 07	396 63	518 42	84 78	332 23	534 54	779 72	99 17	393 07	650 80	916 63
54	70 59	268 22	406 78	529 25	86 82	337 47	541 06	790 18	99 87	393 15	649 03	915 37
55	73 53	276 41	416 82	540 11	88 87	342 56	547 18	800 48	100 62	393 25	647 08	913 98
56	76 53	284 59	426 68	551 10	90 93	347 46	552 83	810 62	101 44	393 35	644 88	912 48
57	79 58	292 76	436 39	562 31	93 01	352 18	557 99	820 64	102 34	393 44	642 42	910 [illegible]
58	82 67	300 88	445 98	573 81	95 10	356 67	562 66	830 54	103 30	393 50	639 68	908 [illegible]
59	85 78	308 90	455 54	585 64	97 18	360 89	566 87	840 32	104 32	393 49	636 68	906 [illegible]
60	88 93	316 81	465 19	597 84	99 26	364 84	570 69	849 97	105 41	393 42	633 47	904 [illegible]

Cash or Loan Values on $1,000 Participating Policies

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years
15 to 20	$17	$ 30	$ 68	$120	$202	$29	$ 51	$127	$230	$365	$74	$147	$361	$631	$900
21	17	30	68	120	202	30	53	131	236	373	74	147	361	631	900
22	17	30	68	120	202	31	54	134	242	382	74	147	361	631	900
23	17	30	68	120	202	32	55	138	248	392	74	147	361	631	900
24	17	30	68	120	202	33	57	142	255	401	74	147	361	631	900
25	17	30	68	120	202	34	59	146	261	411	74	147	361	631	900
26	18	32	70	125	209	34	60	150	268	421	74	147	361	631	900
27	19	33	73	132	217	35	62	155	275	431	74	147	361	631	899
28	20	35	76	138	226	36	63	159	283	441	74	147	361	631	899
29	21	36	80	145	234	37	65	163	291	452	74	147	361	631	899
30	22	38	83	152	243	38	67	168	298	463	74	147	360	630	899
31	23	40	88	159	252	39	69	173	306	474	74	147	360	630	899
32	24	41	93	167	261	41	71	178	315	485	74	147	360	630	899
33	25	43	98	174	270	42	73	184	323	497	74	147	360	630	899
34	26	44	103	182	280	43	74	189	331	509	74	147	361	630	898
35	27	46	109	190	290	44	76	195	339	520	74	147	361	629	898
36	28	48	115	198	300	45	77	200	348	532	74	147	361	629	898
37	29	51	120	206	310	46	81	206	356	545	74	147	361	629	898
38	31	53	126	214	320	48	83	212	365	557	74	148	361	628	897
39	32	55	132	223	331	49	86	218	374	569	75	148	361	628	897
40	33	57	138	231	341	50	89	223	382	582	75	149	361	627	897
41	35	60	145	240	352	52	92	229	391	594	75	149	361	626	896
42	36	62	151	248	363	53	95	235	399	607	76	150	361	626	896
43	38	64	157	257	374	54	98	240	407	619	76	150	361	625	896
44	39	68	163	266	385	56	101	246	416	632	76	150	361	624	895
45	41	70	169	275	397	57	104	251	424	645	77	150	360	623	894
46	43	73	176	283	408	59	106	257	432	657	77	150	360	621	894
47	44	76	182	292	419	60	109	262	440	670	77	151	360	620	893
48	46	79	189	301	431	61	112	267	447	682	77	151	359	619	892
49	48	83	195	310	442	63	115	272	455	694	78	151	359	617	891
50	50	86	202	320	454	64	118	278	462	707	78	151	358	616	890
51	52	90	209	329	465	66	120	283	469	719	78	152	358	614	889
52	54	94	216	338	476	67	123	288	476	731	78	152	358	612	888
53	56	98	224	347	488	69	126	293	483	742	79	152	357	610	887
54	58	102	231	356	499	71	129	297	489	754	79	153	357	608	886
55	60	106	238	365	510	72	132	302	495	765	80	154	357	606	884
56	62	110	245	373	521	73	135	306	500	776	....	....	....	....	....
57	64	114	252	382	532	74	138	311	505	787	....	....	....	....	....
58	67	119	259	391	543	75	140	315	510	797	....	....	....	....	....
59	69	123	266	399	553	76	143	319	514	807	....	....	....	....	....
60	72	127	273	408	563	77	146	322	518	817	....	....	....	....	....

Cash or Loan Values on $1,000 Participating and Nonparticipating Policies

Age at Issue	Ordinary Life at end of					*20-Premiums Life at end of					**20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years
18 to 21	$ 14	$ 28	$ 70	$119	$177	$ 28	$ 61	$155	$269	$419	$86	$162	$383	$654	$922
22	14	30	73	124	184	29	62	158	275	428	86	162	382	654	922
23	15	31	76	129	191	29	64	162	281	437	86	162	382	653	922
24	16	32	79	134	199	30	65	166	288	446	86	162	382	653	922
25	16	34	82	140	207	31	67	169	294	456	85	161	382	653	921
26	17	35	86	146	215	32	69	174	301	466	85	161	381	653	921
27	18	37	90	152	224	33	70	178	308	476	85	161	381	653	921
28	18	38	93	158	233	34	72	182	315	487	84	161	381	652	921
29	19	40	97	165	242	34	74	186	322	498	84	160	381	652	921
30	20	42	102	172	252	35	76	191	330	508	84	160	380	652	921
31	21	43	106	179	261	36	78	195	338	520	83	160	380	651	921
32	22	45	111	186	271	37	80	200	345	531	83	159	380	651	921
33	23	47	115	194	281	38	82	205	354	543	83	159	379	651	921
34	24	49	120	202	292	39	84	210	362	554	82	159	379	650	920
35	25	52	125	210	303	40	86	215	370	566	82	158	379	650	920
36	26	54	131	218	313	41	88	220	378	578	82	158	379	650	920
37	27	56	136	227	324	42	90	226	387	590	81	158	378	649	920
38	29	59	142	236	336	44	92	231	396	602	81	158	378	649	919
39	30	61	148	245	347	45	95	237	404	615	80	157	378	648	919
40	31	64	154	254	358	46	97	242	413	627	80	157	378	648	919
41	33	67	161	263	370	47	100	248	422	639	80	157	377	647	919
42	34	70	167	272	381	48	102	253	430	652	79	157	377	646	918
43	36	73	174	282	393	49	105	259	439	664	79	156	377	646	918
44	37	76	181	292	405	51	107	265	447	676	79	156	377	645	917
45	39	80	188	301	416	52	110	270	456	688	78	156	376	644	917
46	41	83	195	311	428	53	112	276	464	700	78	156	376	643	916
47	42	86	202	321	439	54	115	281	472	712	78	156	375	643	915
48	44	90	209	331	451	56	117	286	480	724	77	156	375	640	915
49	46	93	216	341	462	57	120	292	487	736	77	155	374	639	914
50	48	97	223	351	473	58	122	297	495	747	77	155	374	637	913
51	50	100	231	361	484	59	125	302	502	758	76	155	373	635	912
52	52	104	238	371	495	60	127	307	509	769	76	155	373	634	911
53	53	108	246	381	506	61	130	311	515	780	76	155	372	632	909
54	55	112	253	391	516	62	132	316	521	790	76	155	372	629	908
55	58	116	261	400	527	64	134	320	527	800	75	155	371	627	907
56	60	120	269	410	538	....	....	....	....	....	....	....	....	....	....
57	62	124	276	419	549	....	....	....	....	....	....	....	....	....	....
58	64	128	284	428	560	....	....	....	....	....	....	....	....	....	....
59	66	132	291	438	572	....	....	....	....	....	....	....	....	....	....
60	68	136	299	447	584	....	....	....	....	....	....	....	....	....	....

*Loan values at end of 20 years not quite so large as above figures.
**Loan values at end of 19 years not quite so large as above figures.

Cash or Loan Values on $1,000 Participating Policies.

						20-Premiums Life at end of					20-Year Endowment at end of				
					20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	[illegible]	[illegible]	[illegible]	10 Years.
[illegible]	3	$ 22	$ 55	$ 95	$167	$ 8	$ 56	$141	$244	$424	$35	$150	$376	$656	$925
[illegible]	3	23	57	97	172	8	58	144	249	432	35	150	376	656	925
17	4	24	59	101	178	9	59	147	254	440	35	150	376	655	925
[illegible]	4	25	62	105	184	9	60	150	260	447	35	150	376	655	925
[illegible]	4	26	64	110	190	10	61	153	265	456	35	150	376	655	925
[illegible]	4	27	67	114	197	10	63	156	271	464	35	150	376	655	925
[illegible]	5	28	70	119	204	10	64	159	276	473	35	150	376	654	924
[illegible]	5	29	73	124	211	11	65	163	282	481	35	150	376	654	924
[illegible]	5	31	76	129	219	11	67	166	288	490	35	149	376	654	924
[illegible]	5	32	79	134	227	11	68	170	294	500	35	149	376	654	924
[illegible]	6	33	82	140	235	11	70	174	301	509	35	149	376	[illegible]	924
[illegible]	6	35	86	146	244	12	71	178	308	519	35	149	376	654	924
27	6	36	89	152	253	12	73	182	[illegible]	529	35	149	376	654	924
[illegible]	6	38	93	158	262	12	75	186	322	539	35	149	376	654	924
[illegible]	6	40	97	165	271	13	76	191	329	549	35	149	376	653	924
30	7	41	101	171	281	13	78	195	337	560	35	150	376	653	924
31	7	43	106	179	291	13	80	200	344	570	35	150	376	653	924
32	7	45	110	186	301	14	82	204	352	581	35	150	376	653	923
[illegible]	8	47	115	194	311	14	84	209	360	592	35	150	376	653	923
34	8	49	120	202	321	14	86	214	368	603	35	150	376	652	923
[illegible]	8	51	125	210	[illegible]	15	88	219	377	615	35	150	376	652	923
[illegible]	9	54	131	218	345	15	91	225	386	626	35	150	376	652	923
37	9	56	136	227	354	15	93	230	394	637	35	150	376	652	923
[illegible]	10	59	142	236	365	16	95	236	402	648	35	150	375	651	922
39	10	61	148	244	377	16	98	241	411	660	35	150	375	651	922
40	11	64	154	253	389	17	100	247	[illegible]	671	35	151	375	651	922
41	11	67	161	263	400	17	103	252	428	683	35	151	376	650	922
42	12	70	167	272	411	17	106	258	437	694	35	151	376	650	921
43	12	73	174	282	422	18	108	264	[illegible]	706	35	152	376	649	921
44	13	76	180	291	434	18	111	269	464	717	35	152	376	649	920
45	13	79	187	301	446	19	113	275	463	728	35	152	376	648	920
46	14	83	194	311	458	19	116	281	471	739	36	153	376	647	[illegible]
47	14	86	201	321	469	20	119	286	479	750	36	153	376	646	919
48	15	90	209	331	480	20	121	292	487	760	36	154	376	646	918
49	16	93	216	341	492	21	124	297	495	771	36	154	376	644	917
50	16	97	223	[illegible]	503	21	126	302	502	781	37	154	376	642	916
51	17	100	231	361	514	22	129	307	509	791	37	155	376	641	916
52	17	104	238	371	525	22	132	312	516	801	37	155	376	639	914
53	18	108	246	381	535	22	134	317	523	811	37	156	375	637	913
54	19	112	253	390	545	23	137	322	529	820	38	157	375	636	912
55	20	116	261	400	556	24	140	327	535	830	38	157	375	633	910
56	21	120	268	410	566	24	142	331	540	839	38	158	375	631	909
57	21	124	276	419	577	25	145	336	545	848	38	159	375	628	907
58	22	128	284	428	588	25	147	340	549	856	39	160	375	626	906
59	23	132	291	437	600	26	150	343	553	865	39	161	374	622	905
60	24	136	298	447	612	26	152	347	556	874	40	162	374	618	900

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20 Year Endowment at end of			
	5 Years.	10 Years.	15 Years.	20 Years.	5 Years.	10 Years.	15 Years.	20 Years.	5 Years.	10 Years.	15 Years.	20 Years.
20	$0 40	$81 76	$132 94	$192 04	$18 86	$189 76	$312 68	$459 42	$56 18	$408 10	$676 06	$930 10
21	95	84 91	138 00	199 17	19 49	193 36	318 58	468 00	56 17	408 03	675 96	930 06
22	1 54	88 20	143 26	206 58	20 14	197 11	324 65	476 80	56 16	407 97	675 87	930 02
23	2 15	91 64	148 74	214 27	20 82	200 95	330 89	485 83	56 16	407 91	675 77	929 97
24	2 80	95 21	154 43	222 25	21 52	204 89	337 29	495 10	56 16	407 85	675 66	929 92
25	3 47	98 94	160 36	230 50	22 24	208 95	343 86	504 59	56 16	407 79	675 54	929 87
26	4 17	102 83	166 50	239 05	22 97	213 12	350 59	514 30	56 16	407 73	675 42	929 81
27	4 90	106 88	172 90	247 87	23 74	217 40	357 49	524 23	56 17	407 67	675 28	929 74
28	5 67	111 11	179 54	256 99	24 52	221 80	364 56	534 37	56 18	407 62	675 15	929 67
29	6 47	115 51	186 44	266 38	25 33	226 31	371 80	544 70	56 18	407 56	675 00	929 59
30	7 31	120 10	193 61	276 02	26 17	230 94	379 19	555 22	56 21	407 51	674 85	929 50
31	8 19	124 86	201 04	285 90	27 03	235 67	386 75	565 89	56 23	407 47	674 70	929 41
32	9 11	129 83	208 72	296 00	27 91	240 52	394 45	576 71	56 26	407 43	674 53	929 30
33	10 06	135 01	216 66	306 33	28 81	245 49	402 30	587 67	56 29	407 41	674 36	929 19
34	11 08	140 40	224 86	316 86	29 75	250 58	410 27	598 74	56 34	407 42	674 19	929 05
35	12 13	146 01	233 28	327 58	30 72	255 78	418 33	609 92	56 40	407 45	674 00	928 91
36	13 23	151 83	241 92	338 48	31 71	261 10	426 48	621 18	56 47	407 51	673 78	928 74
37	14 38	157 86	250 76	349 53	32 72	266 51	434 69	632 51	56 55	407 59	673 54	928 56
38	15 57	164 11	259 79	360 72	33 77	272 01	442 94	643 89	56 64	407 70	673 27	928 35
39	16 83	170 57	269 01	372 04	34 84	277 59	451 22	655 30	56 76	407 84	672 96	928 12
40	18 14	177 29	278 40	383 47	35 95	283 23	459 51	666 72	56 90	407 98	672 61	927 88
41	19 53	184 01	287 94	394 98	37 10	288 90	467 78	678 13	57 08	408 14	672 20	927 61
42	20 97	190 96	297 61	406 55	38 29	294 58	475 99	689 50	57 28	408 28	671 74	927 31
43	22 47	198 06	307 40	418 14	39 50	300 26	484 15	700 83	57 51	408 41	671 20	926 97
44	24 03	205 28	317 29	429 75	40 74	305 91	492 21	712 08	57 77	408 53	670 58	926 46
45	25 65	212 61	327 27	441 35	42 00	311 52	500 15	723 24	58 05	408 62	669 88	925 96
46	27 32	220 06	337 30	452 90	43 28	317 06	507 94	734 27	58 36	408 67	669 08	925 45
47	29 03	227 59	347 39	464 37	44 58	322 53	515 55	745 16	58 69	408 70	668 17	924 86
48	30 77	235 21	357 49	475 73	45 87	327 91	522 96	755 88	59 02	408 69	667 15	924 20
49	32 53	242 91	367 62	486 96	47 15	333 19	530 15	766 41	59 36	408 66	666 01	923 46
50	34 33	250 69	377 76	498 04	48 42	338 37	537 10	776 63	59 71	408 61	664 75	922 64
51	36 17	258 55	387 88	508 93	49 71	343 43	543 77	786 82	60 10	408 55	663 36	921 72
52	38 05	266 47	397 96	519 63	51 01	348 37	550 14	796 67	60 52	408 49	661 83	920 71
53	39 97	274 44	407 97	530 19	52 31	353 18	556 18	806 28	60 96	408 43	660 17	919 59
54	41 92	282 46	417 87	540 68	53 61	357 85	561 84	815 69	61 45	408 37	658 33	918 38
55	43 91	290 50	427 64	551 19	54 93	362 37	567 10	824 93	61 98	408 33	656 29	916 95
56	45 94	298 53	437 25	561 83	56 25	366 70	571 90	834 01	.....	.....	.....	.....
57	48 01	306 54	446 70	572 69	57 60	370 84	576 22	842 97	.....	.....	.....	.....
58	50 11	314 50	456 02	583 83	58 96	374 75	580 04	851 80	.....	.....	.....	.....
59	52 23	322 35	465 32	595 28	60 32	378 40	583 41	860 49	.....	.....	.....	.....
60	54 37	330 10	474 71	607 12	61 68	381 77	586 39	869 06	.....	.....	.....	.....
61	56 53	337 69	484 31	619 17	63 06	384 84	589 06	877 42	.....	.....	.....	.....
62	58 71	345 13	494 25	631 56	64 46	387 64	591 53	885 60	.....	.....	.....	.....
63	60 90	352 49	504 62	644 45	65 88	390 26	593 91	893 63	.....	.....	.....	.....
64	63 07	359 87	515 47	658 19	67 29	392 84	596 28	901 59	.....	.....	.....	.....
65	65 22	367 43	526 88	673 08	68 71	395 58	598 75	909 51	.....	.....	.....	.....

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$13	$ 33	$ 87	$147	$209	$38	$ 80	$191	$321	$467	$90	$173	$407	$679	$931
21	14	34	90	152	216	39	82	195	327	476	90	173	407	679	931
22	15	36	93	157	223	40	84	199	333	485	90	173	407	678	931
23	16	38	97	163	230	42	86	203	340	494	90	173	406	678	931
24	17	39	100	168	238	43	88	207	346	504	90	173	406	678	930
25	18	41	104	174	245	44	90	211	353	513	90	173	406	678	930
26	19	43	108	180	253	45	92	216	360	523	90	173	406	678	930
27	20	45	112	186	261	46	94	220	367	533	90	173	406	677	930
28	21	47	116	192	269	48	96	225	374	543	90	173	406	677	930
29	23	49	120	198	278	49	98	229	381	553	90	173	406	677	930
30	24	51	125	205	286	50	100	234	388	563	90	173	406	677	930
31	25	53	129	211	295	52	103	238	395	573	90	173	406	676	930
32	26	56	134	218	303	53	105	243	402	584	90	173	405	676	929
33	28	58	138	225	312	54	107	248	410	594	90	173	405	676	929
34	29	60	143	232	321	56	110	252	417	605	90	173	405	675	929
35	31	63	148	240	331	57	112	257	425	615	90	173	405	675	929
36	32	65	153	247	340	58	114	262	432	626	90	173	405	674	929
37	34	68	158	255	350	60	117	267	440	637	90	173	404	674	928
38	36	71	164	262	359	61	119	272	447	648	90	173	404	673	928
39	37	74	169	270	369	63	122	277	455	658	90	173	404	672	928
40	39	77	175	278	379	64	124	282	462	669	91	173	404	672	927
41	41	79	181	286	389	66	127	287	469	680	91	173	403	671	927
42	43	83	186	294	399	67	129	291	477	690	91	173	403	670	927
43	45	86	192	303	409	69	132	296	484	701	91	173	403	669	926
44	47	89	199	311	419	70	134	301	491	712	91	173	402	668	926
45	49	92	205	320	429	72	137	306	498	722	91	174	402	667	925
46	51	96	211	329	439	73	139	311	505	732	91	174	401	666	924
47	53	99	218	337	449	75	142	315	512	743	91	174	401	665	924
48	55	103	224	346	459	77	144	320	518	753	91	174	400	663	923
49	57	106	231	355	469	78	146	324	525	763	92	174	400	662	922
50	59	110	238	364	480	80	149	329	531	773	92	174	399	660	921
51	62	114	244	373	490	81	151	333	537	782	92	175	399	659	920
52	64	117	251	382	500	83	154	337	542	792	92	175	398	657	919
53	67	121	258	391	509	84	156	341	548	801	93	175	398	655	918
54	69	125	265	400	519	86	159	345	553	810	93	175	397	653	917
55	72	129	272	409	529	87	161	349	557	819	94	176	396	650	916
56	74	133	279	418	538	....	....	....	....	....	....	....	....	....	....
57	77	138	287	426	547	....	....	....	....	....	....	....	....	....	....
58	79	142	294	435	556	....	....	....	....	....	....	....	....	....	....
59	82	146	301	444	565	....	....	....	....	....	....	....	....	....	....
60	85	150	308	452	574	....	....	....	....	....	....	....	....	....	....

Cash or Loan Values on $1,000 Participating and Nonparticipating Policies.

Cash or Loan Values on $1,000 Nonparticipating Policies.

Cash or Loan Values on $1,000 Participating and Non-participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years
20	$10	$ 22	$ 67	$114	$170	$23	$ 58	$156	$271	$410	$83	$161	$388	$661	$926
21	10	23	70	119	177	24	59	160	276	419	82	161	388	661	926
22	11	25	73	124	184	24	61	163	282	428	82	161	387	661	926
23	11	26	76	129	191	25	62	167	289	437	82	160	387	661	926
24	12	27	79	134	199	26	64	171	295	446	81	160	387	660	926
25	12	29	82	140	207	27	65	175	301	456	81	160	387	660	926
26	13	30	86	146	215	27	67	179	308	466	81	159	386	660	926
27	13	32	90	152	224	28	68	183	315	476	80	159	386	660	926
28	14	33	93	158	233	29	70	187	322	487	80	159	386	660	926
29	14	34	97	165	242	30	71	191	330	498	80	158	385	659	925
30	15	37	102	172	252	31	74	196	337	508	79	158	385	659	925
31	16	38	106	179	261	32	76	200	345	520	79	158	385	659	925
32	16	40	111	186	271	33	78	205	353	531	79	157	385	658	925
33	18	42	115	194	281	34	80	210	361	543	78	157	384	658	925
34	18	44	120	202	292	35	82	215	369	554	78	157	384	658	925
35	19	47	125	210	303	36	84	220	377	566	77	157	384	657	925
36	20	49	131	218	313	37	86	225	386	578	77	156	384	657	924
37	20	51	136	227	324	38	88	231	394	590	77	156	383	657	924
38	22	54	142	236	336	39	91	236	403	602	76	156	383	656	924
39	23	56	148	245	347	40	93	242	411	615	76	156	383	656	924
40	24	59	154	254	358	42	96	247	420	627	76	155	383	655	923
41	26	63	161	263	370	43	98	253	429	639	75	155	383	654	923
42	27	65	167	272	381	44	101	259	437	652	75	155	382	654	923
43	29	68	174	282	393	45	103	264	446	664	75	155	382	653	922
44	30	71	181	292	405	47	106	270	455	676	75	155	382	652	922
45	32	75	188	301	416	48	109	276	463	688	75	155	382	651	921
46	34	78	195	311	428	50	111	281	471	700	74	155	381	650	920
47	35	81	202	321	439	51	114	287	479	712	74	155	381	649	920
48	37	85	209	331	451	52	117	292	487	724	74	155	381	648	919
49	39	88	216	341	462	54	119	297	495	736	74	155	380	646	918
50	41	92	223	351	473	55	122	303	503	747	74	155	380	645	917
51	43	95	231	361	484	56	125	308	510	758	74	155	380	643	916
52	45	99	238	371	495	58	127	313	517	769	74	155	379	642	915
53	46	103	246	381	506	59	130	318	523	780	74	155	379	640	914
54	48	107	253	391	516	61	132	323	530	790	74	155	378	638	913
55	51	111	261	400	527	62	135	327	535	800	74	156	378	635	911
56	53	115	269	410	538	...	...	...	...	...	...	...	...	...	...
57	55	119	276	419	549	...	...	...	...	...	...	...	...	...	...
58	57	123	284	428	560	...	...	...	...	...	...	...	...	...	...
59	59	127	291	438	572	...	...	...	...	...	...	...	...	...	...
60	61	131	299	447	584	...	...	...	...	...	...	...	...	...	...

Cash or Loan Values on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of.				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
20	$ 5 27	$59 57	107 14	174 90	$30 12	156 43	270 63	410 03	$78 28	380 36	657 17	925 33
21	5 86	62 45	111 94	181 94	30 85	159 87	276 46	418 69	78 26	380 28	657 06	925 29
22	6 50	65 46	116 97	189 28	31 61	163 43	282 47	427 62	78 23	380 22	656 95	925 25
23	7 18	68 61	122 21	196 90	32 42	167 10	288 67	436 81	78 22	380 15	656 86	925 20
24	7 88	71 91	127 67	204 82	33 25	170 90	295 05	446 28	78 20	380 09	656 74	925 15
25	8 63	75 36	133 37	213 04	34 10	174 82	301 63	456 00	78 19	380 01	656 62	925 08
26	9 41	78 97	139 30	221 57	34 97	178 86	308 40	466 00	78 18	379 95	656 48	925 02
27	10 23	82 75	145 48	230 40	35 89	183 02	315 35	476 26	78 16	379 89	656 35	924 95
28	11 09	86 70	151 93	239 53	36 83	187 32	322 52	486 77	78 16	379 82	656 20	924 87
29	12 01	90 83	158 65	248 95	37 80	191 75	329 88	497 52	78 16	379 75	656 05	924 79
30	12 97	95 15	165 64	258 64	38 81	196 29	337 42	508 49	78 17	379 71	655 88	924 69
31	13 98	99 65	172 92	268 59	39 84	200 96	345 17	519 67	78 17	379 65	655 72	924 60
32	15 04	104 35	180 45	278 79	40 91	205 78	353 08	531 04	78 18	379 61	655 54	924 48
33	16 16	109 26	188 28	289 22	42 02	210 71	361 18	542 58	78 20	379 57	655 37	924 36
34	17 35	114 40	196 36	299 88	43 16	215 79	369 42	554 30	78 23	379 58	655 19	924 22
35	18 60	119 75	204 68	310 75	44 34	221 00	377 80	566 15	78 28	379 60	654 99	924 06
36	19 89	125 33	213 23	321 80	45 55	226 34	386 29	578 13	78 34	379 65	654 75	923 89
37	21 27	131 12	222 00	333 04	46 80	231 78	394 87	590 22	78 41	379 72	654 50	923 70
38	22 69	137 14	230 98	344 43	48 08	237 34	403 52	602 39	78 50	379 83	654 21	923 48
39	24 22	143 39	240 17	355 97	49 41	243 01	412 22	614 63	78 62	379 96	653 89	923 22
40	25 82	149 81	249 54	367 63	50 79	248 73	420 96	626 92	78 76	380 10	653 52	922 95
41	27 51	156 41	259 08	379 39	52 21	254 50	429 70	639 24	78 96	380 24	653 09	922 64
42	29 27	163 16	268 76	391 22	53 67	260 31	438 43	651 55	79 17	380 37	652 60	922 29
43	31 13	170 07	278 58	403 10	55 18	266 11	447 11	663 83	79 42	380 49	652 03	921 89
44	33 04	177 12	288 52	415 06	56 70	271 91	455 71	676 07	79 69	380 59	651 39	921 45
45	35 04	184 29	298 55	426 90	58 26	277 68	464 21	688 24	80 06	380 66	650 65	920 95
46	37 09	191 57	308 67	438 76	59 84	283 41	472 57	700 30	80 50	380 70	649 80	920 39
47	39 19	198 95	318 84	450 55	61 40	289 05	480 78	712 23	80 95	380 69	648 85	919 76
48	41 32	206 42	329 06	462 25	62 95	294 61	488 79	724 01	81 42	380 65	647 76	919 06
49	43 49	213 99	339 30	473 81	64 48	300 08	496 59	735 60	81 89	380 58	646 56	918 28
50	45 71	221 66	349 57	485 23	66 01	305 46	504 15	746 98	82 39	380 50	645 24	917 40
51	47 98	229 41	359 84	496 46	67 54	310 74	511 44	758 13	82 94	380 39	643 78	916 43
52	50 31	237 24	370 08	507 51	69 07	315 88	518 42	769 04	83 53	380 29	642 18	915 35
53	52 71	245 13	380 26	518 42	70 61	320 90	525 07	779 72	84 17	380 18	640 42	914 15
54	55 59	253 08	390 34	529 25	72 15	325 79	531 33	790 18	84 87	380 08	638 49	912 83
55	58 53	261 07	400 31	540 11	73 87	330 53	537 19	800 48	85 62	379 99	636 37	911 37
56	61 53	269 05	410 11	551 10	.....	.....	.....	.....	.....	.....	.....	.....
57	64 58	277 04	419 76	562 31	.....	.....	.....	.....	.....	.....	.....	.....
58	67 67	284 97	429 29	573 81	.....	.....	.....	.....	.....	.....	.....	.....
59	70 78	292 81	438 81	585 64	.....	.....	.....	.....	.....	.....	.....	.....
60	73 93	300 55	448 43	597 84	.....	.....	.....	.....	.....	.....	.....	.....

Cash or Loan Values on $1,000 Participating and Nonparticipating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	19 Years
20	$ 3	$ 21	$ 62	$109	$175	$13	$ 62	$155	$265	$410	$51	$165	$386	$656	$917
21	3	22	65	114	182	13	64	158	271	419	51	165	386	656	917
22	3	24	69	119	189	14	65	162	277	428	51	165	386	655	917
23	3	25	72	125	197	14	67	166	283	437	51	165	386	655	917
24	3	27	75	130	205	15	69	170	290	446	51	165	386	655	917
25	3	28	79	136	213	16	71	174	296	456	51	165	386	655	917
26	4	30	83	142	222	17	73	178	303	466	51	165	386	655	916
27	4	32	87	148	230	17	75	182	310	476	51	165	386	655	916
28	4	34	91	155	240	18	77	187	317	487	51	165	386	655	916
29	4	36	95	162	249	19	79	191	325	498	51	165	386	655	916
30	4	38	100	169	259	20	81	196	333	508	51	165	385	654	916
31	5	40	104	176	269	21	83	201	340	520	51	165	385	654	916
32	5	43	109	184	279	22	86	206	348	531	51	165	385	654	916
33	6	45	114	192	289	22	88	211	357	543	51	165	385	654	916
34	7	48	120	200	300	23	90	216	365	554	51	166	385	654	916
35	8	50	125	209	311	24	93	222	374	566	52	165	385	654	916
36	9	53	131	217	322	25	96	227	382	578	52	166	386	653	915
37	11	56	137	226	333	26	98	233	391	590	52	166	386	653	915
38	12	59	143	235	344	28	101	239	400	602	52	166	386	653	915
39	13	62	150	245	356	29	104	245	408	615	52	166	386	653	915
40	14	65	156	254	368	30	107	251	417	627	52	167	386	652	915
41	16	69	163	264	379	31	110	257	426	639	52	167	386	652	914
42	17	72	170	274	391	32	113	263	435	652	52	167	387	651	914
43	19	76	177	284	403	34	116	269	444	664	53	168	387	651	914
44	20	80	185	294	415	35	119	275	453	676	53	168	387	650	913
45	22	84	192	304	427	36	123	281	461	688	53	169	387	650	913
46	23	88	199	314	439	37	126	287	470	700	54	169	387	649	912
47	25	92	207	324	451	39	129	293	478	712	54	170	387	648	911
48	27	96	215	335	462	40	132	299	487	724	54	171	387	647	911
49	29	100	223	345	474	42	136	305	495	736	55	171	387	646	910
50	30	105	230	355	485	43	139	310	502	747	55	172	387	645	909
51	32	109	238	366	496	44	142	316	510	758	55	172	387	643	908
52	34	114	246	376	508	46	145	321	517	769	56	173	388	642	907
53	36	118	255	386	518	47	148	327	524	780	56	174	388	640	906
54	38	123	263	396	529	48	152	332	531	790	57	175	388	639	905
55	40	128	271	406	540	50	155	337	537	800	58	176	388	637	903
56	42	132	279	416	551	51	158	342	542	811	58	177	388	634	902
57	44	137	287	426	562	53	161	347	547	821	59	178	388	632	900
58	46	142	295	435	574	54	164	351	552	831	60	179	388	629	898
59	48	147	303	445	586	56	167	355	556	840	60	180	388	626	896
60	51	152	311	455	598	57	170	359	560	850	61	182	388	623	894

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	19 Years.
20	$4 40	$76 76	132 94	192 04	$22 86	184 76	312 68	459 42	$60 18	403 10	676 06	930 10
21	4 95	79 91	138 00	199 17	23 49	188 38	318 58	468 00	60 17	403 03	675 96	930 06
22	5 54	83 20	143 26	206 58	24 14	192 11	324 65	476 80	60 16	402 97	675 87	930 02
23	6 15	86 64	148 74	214 27	24 82	195 95	330 89	485 83	60 16	402 91	675 77	929 97
24	6 80	90 21	154 43	222 25	25 52	199 89	337 29	495 10	60 16	402 85	675 66	929 92
25	7 47	93 94	160 36	230 50	26 24	203 95	343 86	504 59	60 16	402 79	675 54	929 87
26	8 17	97 83	166 50	239 05	26 97	208 12	350 59	514 30	60 16	402 73	675 42	929 81
27	8 90	101 88	172 90	247 87	27 74	212 40	357 49	524 23	60 17	402 67	675 28	929 74
28	9 67	106 11	179 54	256 99	28 52	216 80	364 56	534 37	60 18	402 62	675 15	929 67
29	10 47	110 51	186 44	266 38	29 33	221 31	371 80	544 70	60 18	402 56	675 00	929 59
30	11 31	115 10	193 61	276 02	30 17	225 94	379 19	555 22	60 21	402 51	674 85	929 50
31	12 19	119 86	201 04	285 90	31 03	230 67	386 75	565 89	60 23	402 47	674 70	929 41
32	13 11	124 83	208 72	296 00	31 91	235 52	394 45	576 71	60 26	402 43	674 53	929 30
33	14 06	130 01	216 66	306 33	32 81	240 49	402 30	587 67	60 29	402 41	674 36	929 19
34	15 08	135 40	224 86	316 86	33 75	245 58	410 27	598 74	60 34	402 42	674 19	929 05
35	16 13	141 01	233 28	327 58	34 72	250 78	418 33	609 92	60 40	402 45	674 00	928 91
36	17 23	146 83	241 92	338 48	35 71	256 10	426 48	621 18	60 47	402 51	673 78	928 74
37	18 38	152 86	250 76	349 53	36 72	261 51	434 69	632 51	60 55	402 59	673 54	928 56
38	19 57	159 11	259 79	360 72	37 77	267 01	442 94	643 89	60 64	402 70	673 27	928 35
39	20 83	165 57	269 01	372 04	38 84	272 59	451 22	655 30	60 76	402 84	672 96	928 12
40	22 14	172 20	278 40	383 47	39 95	278 23	459 51	666 72	60 90	402 98	672 61	927 86
41	23 53	179 01	287 94	394 98	41 10	283 90	467 78	678 13	61 08	403 14	672 20	927 57
42	24 97	185 96	297 61	406 55	42 29	289 58	475 99	689 50	61 28	403 28	671 74	927 24
43	26 47	193 06	307 40	418 14	43 50	295 26	484 15	700 83	61 51	403 41	671 20	926 87
44	28 03	200 28	317 29	429 75	44 74	300 91	492 21	712 08	61 77	403 53	670 58	926 45
45	29 65	207 62	327 27	441 35	46 00	306 52	500 15	723 24	62 05	403 62	669 88	925 98
46	31 32	215 06	337 30	452 90	47 28	312 06	507 94	734 27	62 36	403 67	669 08	925 45
47	33 03	222 59	347 39	464 37	48 58	317 53	515 55	745 16	62 69	403 70	668 17	924 86
48	34 77	230 21	357 49	475 73	49 87	322 91	522 96	755 88	63 02	403 69	667 15	924 20
49	36 53	237 91	367 62	486 96	51 15	328 19	530 15	766 41	63 36	403 66	666 01	923 46
50	38 33	245 69	377 76	498 04	52 42	333 37	537 10	776 73	63 71	403 61	664 75	922 64
51	40 17	253 55	387 88	508 93	53 71	338 43	543 77	786 82	64 10	403 55	663 36	921 72
52	42 05	261 47	397 96	519 63	55 01	343 37	550 14	796 67	64 52	403 49	661 83	920 71
53	43 97	269 44	407 97	530 19	56 31	348 18	556 18	806 28	64 96	403 43	660 17	919 58
54	45 92	277 46	417 87	540 68	57 61	352 85	561 84	815 69	65 45	403 37	658 33	918 33
55	47 91	285 50	427 64	551 19	58 93	357 37	567 10	824 93	65 98	403 33	656 29	916 95
56	49 94	293 53	437 25	561 83	.....	.....	.....	.....	.....	.....	.....	.....
57	52 01	301 54	446 70	572 69	.....	.....	.....	.....	.....	.....	.....	.....
58	54 11	309 50	456 02	583 83	.....	.....	.....	.....	.....	.....	.....	.....
59	56 23	317 35	465 32	595 28	.....	.....	.....	.....	.....	.....	.....	.....
60	58 37	325 10	474 71	607 12	.....	.....	.....	.....	.....	.....	.....	.....

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue	Endowment at Age 85 at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	$2	$22	$55	$ 94	$140	$7	$56	$141	$244	$371	$41	$167	$389	$662	$927
16	2	23	57	98	146	8	58	144	249	378	41	167	389	662	926
17	2	24	60	102	152	8	59	147	254	386	41	167	389	662	926
18	2	25	62	106	158	8	60	150	260	393	41	167	388	662	926
19	2	26	65	111	164	8	61	153	265	402	40	166	388	662	926
20	2	27	68	115	171	9	63	156	271	410	40	166	388	661	926
21	2	29	70	120	178	9	64	159	276	419	40	166	388	661	926
22	2	30	73	125	185	9	65	163	282	428	40	166	387	661	926
23	2	31	76	130	193	10	67	166	288	437	39	165	387	661	926
24	2	32	80	136	201	10	68	170	294	446	39	165	387	661	926
25	2	34	83	141	209	11	70	174	301	456	39	165	387	660	926
26	2	35	87	147	217	11	71	178	308	466	39	164	386	660	926
27	3	37	90	153	226	11	73	182	315	476	38	164	386	660	926
28	3	38	94	160	235	12	75	186	322	487	38	164	386	660	926
29	4	40	98	166	244	12	76	191	329	498	38	163	385	659	926
30	4	42	103	173	254	13	78	195	337	508	38	163	385	659	925
31	4	44	107	181	264	13	80	200	344	520	37	163	385	659	925
32	5	46	112	188	274	14	82	204	352	531	37	162	385	658	925
33	5	48	116	196	285	14	84	209	360	543	37	162	384	658	925
34	6	50	122	204	295	14	86	214	368	554	36	162	384	658	925
35	6	52	127	212	306	15	88	219	377	566	36	162	384	657	925
36	7	54	132	221	317	16	91	225	385	578	36	161	384	657	924
37	8	57	138	229	329	16	93	230	394	590	36	161	383	657	924
38	8	59	144	238	340	17	95	236	402	602	35	161	383	656	924
39	9	62	150	248	352	17	98	241	411	615	35	161	383	656	924
40	10	65	156	257	364	18	100	247	420	627	35	160	383	655	923
41	10	68	163	267	376	18	103	252	428	639	34	160	383	654	923
42	11	71	169	276	388	19	105	258	437	652	34	160	382	654	923
43	12	74	176	286	400	19	108	264	446	664	34	160	382	653	922
44	13	77	183	296	412	19	111	269	454	676	34	160	382	652	922
45	13	81	190	307	425	20	113	275	463	688	33	160	382	651	921
46	14	84	198	317	437	21	116	281	471	700	33	160	381	650	920
47	15	88	205	327	450	21	119	286	479	712	33	160	381	649	920
48	16	91	212	338	463	22	121	292	487	724	33	160	381	648	919
49	17	95	220	349	476	22	124	297	495	736	32	160	380	646	918
50	18	99	228	360	489	23	126	302	502	747	32	160	380	645	917
51	19	102	236	371	502	23	129	307	509	758	32	160	380	643	916
52	20	106	244	382	516	24	132	312	516	769	32	160	379	642	915
53	20	110	252	393	530	25	134	317	523	780	32	160	379	640	913
54	21	114	260	405	544	25	137	322	529	790	31	161	378	638	913
55	22	119	269	417	560	25	140	327	535	800	31	161	378	635	911
56	23	123	278	429	577	26	142	331	540	811	...	....	....	....	....
57	24	127	287	441	596	27	145	336	545	821	...	....	....	....	....
58	25	132	296	454	618	27	147	340	549	831	...	....	....	....	....
59	26	137	305	468	643	28	150	343	553	840	...	....	....	....	....
60	27	141	315	483	672	28	152	347	556	850	...	....	....	....	....

Cash or Loan Values on $1,000 Participating Policies.

Ordinary Life at end of				20-Premiums Life at end of					20-Year Endowment at end of				
5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
25	$67	$110	$160	$37	$68	$173	$285	$419	$92	$175	$408	$676	$930
26	70	114	165	[illegible]	70	176	290	427	92	175	408	676	930
27	73	118	172	38	71	179	295	435	92	175	408	676	930
28	75	123	178	[illegible]	73	182	301	442	92	175	408	676	930
30	78	128	185	40	75	186	306	[illegible]	92	175	408	676	930
31	81	132	192	41	76	189	312	459	92	175	[illegible]	676	930
32	84	138	199	41	78	193	318	468	92	175	408	675	930
33	88	143	206	42	80	197	324	476	92	175	407	675	930
34	91	148	214	[illegible]	81	200	330	485	92	175	[illegible]	675	929
36	95	154	222	44	83	204	337	495	92	175	407	675	[illegible]
37	98	160	230	45	85	208	343	504	92	175	[illegible]	675	929
39	102	166	239	46	87	213	350	514	92	175	407	675	929
40	106	172	247	47	89	217	357	524	92	175	407	675	929
[illegible]	111	179	256	[illegible]	91	221	364	534	92	175	407	675	929
43	115	186	266	49	93	226	371	544	92	175	407	675	929
45	120	193	276	50	[illegible]	230	379	555	92	175	[illegible]	674	929
48	124	201	285	51	97	235	386	565	92	175	407	674	929
50	129	208	296	52	100	240	394	576	92	175	407	674	929
52	135	216	306	53	102	245	402	587	92	175	407	674	929
55	140	224	316	[illegible]	105	250	410	598	92	175	[illegible]	674	929
58	146	233	327	55	107	255	418	609	92	175	407	674	928
60	151	241	338	56	110	261	426	621	92	175	407	673	928
63	157	250	349	57	112	266	434	632	92	175	407	673	928
66	164	259	360	59	115	272	442	643	92	176	407	673	928
70	170	269	372	60	118	277	451	655	92	176	407	672	928
73	177	278	383	61	[illegible]	283	459	666	93	176	407	672	927
77	184	287	394	63	123	288	467	678	93	177	408	672	927
80	190	297	406	64	126	294	475	689	93	177	[illegible]	671	927
84	198	307	418	66	129	300	484	700	94	177	408	671	926
88	205	317	429	68	132	305	492	712	94	178	408	670	926
92	212	327	441	70	[illegible]	311	500	[illegible]	94	178	[illegible]	669	925
96	220	337	452	72	138	317	507	734	[illegible]	179	408	669	925
00	227	347	464	73	141	322	515	745	95	179	408	668	924
04	235	357	475	75	144	327	522	755	96	180	[illegible]	667	924
08	242	367	486	77	147	333	530	766	96	180	408	666	923
12	250	377	498	79	150	338	537	776	96	181	408	664	922
17	258	387	508	81	153	343	543	[illegible]	97	181	408	663	921
21	266	397	519	83	156	348	550	796	98	182	408	661	920
26	274	407	530	85	159	353	556	806	98	183	408	660	919
30	282	417	540	87	162	357	561	815	99	183	408	658	918
35	290	427	551	89	165	362	567	824	99	184	408	656	916
40	298	437	561	....	....	....	....	....	....	....	....	....	....
45	306	446	572	....	....	....	....	....	....	....	....	....	....
49	314	456	583	....	....	....	....	....	....	....	....	....	....
54	322	465	595	....	....	....	....	....	....	....	....	....	....
59	330	474	607	....	....	....	....	....	....	....	....	....	....

Cash or Loan Values on $1,000 Participating and

Cash or Loan Values on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
1	$10 26	$68 79	$118 93	$176 63	$23 10	$157 54	$276 45	$418 69	$79 24	$384 68	$661 17	$926 20
2	10 70	71 69	123 87	183 79	23 62	160 98	282 42	427 62	78 95	384 41	660 94	926 11
3	11 16	74 73	129 02	191 23	24 15	164 55	288 59	436 81	78 64	384 17	660 74	926 05
4	11 64	77 90	134 39	198 97	24 70	168 23	294 94	446 28	78 34	383 90	660 51	925 96
5	12 14	81 21	139 98	206 99	25 27	172 02	301 49	456 00	78 01	383 63	660 29	925 90
6	12 67	84 67	145 81	215 33	25 86	175 92	308 24	466 00	77 69	383 33	660 06	925 79
7	13 23	88 30	151 88	223 95	26 46	179 96	315 13	476 26	77 35	383 07	659 79	925 68
8	13 80	92 08	158 21	232 88	27 09	184 13	322 26	486 77	77 00	382 77	659 50	925 60
9	14 42	96 02	164 80	242 09	27 74	188 41	329 58	497 52	76 65	382 47	659 22	925 49
10	15 06	100 14	171 65	251 57	28 41	192 84	337 08	508 49	76 30	382 17	658 93	925 38
11	14 68	104 12	178 77	261 30	29 10	197 35	344 78	519 67	75 92	381 87	658 62	925 23
12	15 02	108 53	186 15	271 28	29 75	201 99	352 65	531 04	75 56	381 57	658 30	925 08
13	16 02	113 31	193 81	281 49	30 74	206 85	360 70	542 58	75 20	381 29	658 00	924 93
14	16 74	118 18	201 72	291 92	31 76	211 85	368 89	554 30	74 83	381 02	657 65	924 77
15	17 49	123 24	209 85	302 54	32 80	216 96	377 22	566 15	74 47	380 75	657 30	924 57
16	18 27	128 50	218 22	313 37	33 88	222 20	385 66	578 13	74 10	380 53	656 92	924 38
17	19 10	134 03	226 78	324 36	34 99	227 56	394 18	590 22	73 74	380 30	656 50	924 13
18	19 96	139 75	235 56	335 51	36 13	233 03	402 78	602 39	73 39	380 12	656 06	923 88
19	20 90	145 58	244 52	346 80	37 31	238 59	411 44	614 63	73 06	379 94	655 56	923 61
20	21 82	151 71	253 66	358 21	38 54	244 22	420 12	626 92	72 75	379 78	655 02	923 30
21	22 60	157 82	262 96	369 72	39 80	249 88	428 80	639 24	72 47	379 60	654 42	922 95
22	24 08	164 31	272 39	381 29	41 09	255 57	437 45	651 55	72 20	379 42	653 76	922 57
23	25 63	170 93	281 93	392 90	42 41	261 26	446 06	663 83	71 96	379 21	653 01	922 11
24	27 23	177 68	291 60	404 54	43 76	266 94	454 60	676 07	71 73	378 96	652 17	921 63
25	28 89	184 54	301 35	416 17	45 14	272 58	463 02	688 24	71 52	378 68	651 22	921 09
26	30 60	191 51	311 18	427 77	46 52	278 17	471 32	700 30	71 35	378 40	650 22	920 48
27	32 33	198 56	321 06	439 30	47 90	283 69	479 44	712 23	71 16	378 06	649 07	919 81
28	34 08	205 71	330 96	450 74	49 27	289 13	487 39	724 01	70 99	377 69	647 76	919 06
29	35 87	212 96	340 95	462 07	50 64	294 50	495 11	735 60	70 83	377 31	646 41	918 25
30	37 71	220 30	350 94	473 25	52 01	299 76	502 61	746 98	70 70	376 93	644 91	917 33
31	39 59	227 72	360 93	484 26	53 39	304 93	509 83	758 13	70 61	376 54	643 26	916 31
32	41 52	235 21	370 88	495 08	54 77	309 98	516 74	769 04	70 56	376 12	641 52	915 20
33	43 48	242 76	380 78	505 76	56 16	314 89	523 32	779 72	70 55	375 73	639 59	913 05
34	45 47	250 36	390 58	516 39	57 55	319 67	529 52	790 18	70 60	375 37	637 51	912 60
35	47 51	258 00	400 25	527 05	58 93	324 30	535 30	800 48	70 68	375 00	635 21	911 07
36	49 59	265 64	409 78	537 86	.....	.....	.....	.....	.....	.....	.....	.....
37	51 71	273 26	419 13	548 91	.....	.....	.....	.....	.....	.....	.....	.....
38	53 84	280 82	428 38	560 27	.....	.....	.....	.....	.....	.....	.....	.....
39	55 00	288 30	437 60	571 99	.....	.....	.....	.....	.....	.....	.....	.....
40	58 17	295 67	446 94	584 12	.....	.....	.....	.....	.....	.....	.....	.....

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
16	$11	$ 23	$ 57	$ 96	$144	$32	$58	$141	$247	$342	$81	$155	$377	$661	$922
17	12	24	59	101	150	33	60	145	252	350	81	155	377	661	922
18	13	26	62	105	157	33	61	148	258	358	81	155	377	661	922
19	13	27	65	110	163	34	63	152	264	367	81	155	376	661	922
20	14	28	68	115	170	34	64	155	270	376	81	155	376	661	922
21	14	29	71	120	177	35	66	159	276	384	81	155	376	661	922
22	14	30	74	125	184	35	67	162	282	392	81	155	376	661	922
23	15	31	77	130	192	36	69	166	288	401	81	155	376	661	922
24	16	32	80	136	200	36	70	169	295	410	81	155	376	661	922
25	17	34	84	142	208	37	72	173	302	419	81	155	376	661	922
26	18	35	87	148	217	38	73	177	309	428	81	155	376	661	922
27	19	37	90	154	226	39	75	181	316	438	81	155	376	661	922
28	20	39	94	160	235	40	77	185	323	448	81	155	376	661	922
29	21	41	98	167	244	41	79	189	330	458	81	155	376	661	922
30	22	43	102	174	254	42	81	194	338	468	81	155	376	661	922
31	23	45	107	182	264	43	83	198	346	478	81	155	376	661	922
32	24	47	112	190	274	44	85	203	354	489	81	155	376	661	922
33	25	49	117	198	284	45	88	208	362	500	81	155	376	661	922
34	26	51	122	206	295	46	90	213	370	511	81	155	376	661	922
35	28	53	128	214	306	47	92	218	379	522	81	155	376	661	922
36	29	55	133	223	317	48	94	223	387	538	81	155	376	660	921
37	30	57	138	232	328	50	97	228	396	544	81	155	376	660	921
38	31	60	144	241	339	51	99	233	405	555	81	155	377	659	921
39	33	63	150	250	351	53	102	239	414	567	82	156	377	659	921
40	35	66	156	260	363	54	104	245	423	579	82	156	377	658	920
41	36	69	162	269	374	56	107	250	432	591	82	156	377	658	920
42	37	72	169	279	386	57	109	256	441	603	82	156	377	657	919
43	39	75	176	289	398	59	112	262	450	614	82	156	377	657	919
44	41	78	183	299	410	60	114	268	459	625	82	157	378	656	918
45	43	81	190	309	422	62	117	274	467	636	82	157	378	655	918
46	45	84	197	319	434	63	119	280	476	647	83	158	378	655	917
47	47	87	204	329	446	65	122	286	484	658	83	158	378	654	917
48	49	90	211	339	458	66	125	292	492	669	83	159	378	653	916
49	51	94	219	350	469	68	128	297	500	680	83	159	378	652	916
50	54	98	227	361	480	69	131	302	508	690	84	160	378	651	915
51	56	102	234	372	491	70	134	307	515	700	84	160	378	650	914
52	58	106	241	382	502	72	137	312	522	709	84	161	378	648	913
53	60	110	248	392	513	73	140	317	529	718	85	162	378	646	912
54	62	114	256	402	524	75	142	322	536	727	85	163	378	644	911
55	64	118	264	412	535	76	145	327	542	736	86	163	378	642	909
56	66	122	271	422	546	78	148	332	547	744	...	...	...	...	...
57	68	126	278	432	558	79	151	336	552	752	...	...	...	...	...
58	70	130	286	442	570	81	154	340	557	760	...	...	...	...	...
59	72	135	294	451	582	82	157	344	562	768	...	...	...	...	...
60	75	140	302	460	593	83	159	348	566	775	...	...	...	...	...

*Cash or Loan Values on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$6	$29	$71	$122	$182	$15	$64	$159	$276	$419	$53	$165	$387	$661	$926
22	7	30	74	127	189	15	65	163	282	428	52	165	387	660	926
23	7	31	77	132	197	15	67	166	288	437	52	165	387	660	926
24	7	33	81	138	205	16	68	170	294	446	52	165	386	660	925
25	8	34	84	143	213	16	70	174	301	456	51	164	386	660	925
26	8	35	88	149	222	16	71	178	308	466	51	164	386	660	925
27	8	37	92	156	230	17	73	182	315	476	51	164	386	659	925
28	9	39	95	162	240	17	75	186	322	487	50	163	385	659	925
29	9	40	99	169	249	18	76	191	329	498	50	163	385	659	925
30	10	42	104	176	259	18	78	195	337	508	50	163	385	658	925
31	10	44	108	183	269	19	80	200	344	520	49	162	384	658	925
32	11	46	113	190	279	19	82	204	352	531	49	162	384	658	925
33	11	48	118	198	289	19	84	209	360	543	48	162	384	657	924
34	12	50	123	206	300	20	86	214	368	554	48	161	384	657	924
35	12	52	128	215	311	21	88	219	377	566	48	161	383	657	924
36	13	55	133	223	322	21	91	225	385	578	47	161	383	656	924
37	13	57	139	232	333	22	93	230	394	590	47	160	383	656	924
38	14	60	145	241	344	22	95	236	402	602	46	160	383	656	923
39	14	62	151	250	356	23	98	241	411	615	46	160	382	655	923
40	15	65	157	259	368	23	100	247	420	627	46	160	382	655	923
41	16	68	164	268	379	24	103	252	428	639	45	160	382	654	922
42	17	71	170	278	391	25	105	258	437	652	45	160	382	653	922
43	17	74	177	288	403	25	108	264	446	664	45	160	382	653	922
44	18	77	184	297	415	26	111	269	454	676	44	159	381	652	921
45	19	80	191	307	427	27	113	275	463	688	44	159	381	651	921
46	20	84	198	317	439	27	116	281	471	700	43	159	381	650	920
47	21	87	205	327	451	28	119	286	479	712	43	159	381	649	919
48	22	91	212	337	462	29	121	292	487	724	43	159	380	647	919
49	23	94	219	347	474	29	124	297	495	736	43	159	380	646	918
50	23	98	226	357	485	30	126	302	502	747	42	159	379	644	917
51	24	101	234	367	496	31	129	307	509	758	42	159	379	643	916
52	25	105	241	377	508	32	132	312	516	769	42	160	379	641	915
53	26	109	249	387	518	32	134	317	523	780	42	160	378	639	913
54	27	112	256	397	529	33	137	322	529	790	41	160	378	637	912
55	28	116	264	406	540	34	140	327	535	800	41	160	378	635	911
56	29	120	271	416	551	34	142	331	540	811	....	....	....	....	....
57	31	124	279	425	562	35	145	336	545	821	....	....	....	....	....
58	32	128	286	434	574	36	147	340	549	831	....	....	....	....	....
59	33	132	293	443	586	37	150	343	553	840	....	....	....	....	....
60	34	136	301	452	598	37	152	347	556	850	....	....	....	....	....

*Loan Values during any year will be the amount secured by cash surrender value at end of year.

Cash or Loan Values on $1,000 Common Rate Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	[illegible]	[illegible]	[illegible]	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$4	$26	$70	$119	$ 7	$20	$69	$165	$279	$419	$58	$170	[illegible]	$564	$927
22	4	28	73	124	4	20	70	168	285	428	57	170	[illegible]	564	927
23	4	29	76	129	1	20	72	172	291	437	57	170	[illegible]	563	927
24	5	30	79	134	0	21	73	176	298	[illegible]	57	170	[illegible]	563	927
25	5	32	82	140	7	21	75	[illegible]	304	456	57	169	392	563	[illegible]
26	5	33	86	[illegible]	5	22	77	184	[illegible]	466	56	169	391	563	[illegible]
27	6	35	90	152	4	22	78	188	[illegible]	476	56	169	391	563	[illegible]
28	6	36	[illegible]	158	3	22	80	192	[illegible]	487	56	169	391	562	[illegible]
29	6	38	97	165	2	23	82	196	332	498	55	168	391	562	926
30	7	40	102	172	2	23	84	201	340	508	55	168	390	562	926
31	7	41	106	179	1	24	86	205	348	520	55	168	390	561	926
32	8	43	111	186	1	24	88	210	356	531	54	167	390	561	926
33	8	45	115	194	1	25	90	215	364	543	54	167	389	561	926
34	9	47	120	202	2	25	92	220	372	554	53	167	389	560	926
35	9	50	125	210	3	26	94	[illegible]	380	566	53	166	389	560	925
36	10	52	131	218	3	26	96	230	388	578	53	166	389	560	925
37	10	54	136	227	4	27	98	236	397	590	52	166	388	559	925
38	11	57	142	236	6	27	100	241	406	602	52	166	388	559	[illegible]
39	12	59	148	245	7	28	103	247	414	615	51	165	388	558	924
40	12	62	154	254	8	28	105	252	423	627	51	165	388	558	924
41	13	65	161	263	9	29	108	258	432	639	50	165	387	557	924
42	14	68	167	272	1	30	110	263	440	652	50	165	387	556	923
43	15	71	174	282	3	30	113	269	449	664	49	164	387	556	923
44	15	74	[illegible]	292	5	31	115	275	457	676	49	164	387	555	923
45	16	[illegible]	188	301	6	31	118	280	466	688	48	164	386	554	922
46	17	81	195	311	8	32	[illegible]	286	474	700	48	164	386	553	921
47	18	84	202	321	9	32	123	291	482	712	47	164	385	552	920
48	19	88	209	331	1	33	125	296	490	724	47	164	384	550	920
49	20	91	216	341	2	33	128	302	497	736	46	163	384	549	919
50	21	95	223	351	3	34	130	307	505	747	46	163	384	547	918
51	22	98	231	361	4	34	133	312	512	758	45	163	383	545	917
52	23	102	238	371	5	35	135	317	519	769	45	163	383	544	916
53	24	[illegible]	246	381	6	35	138	321	525	780	45	163	383	542	914
54	25	110	253	391	8	36	140	326	531	790	44	163	383	539	913
55	26	114	261	400	7	36	142	330	537	800	44	163	381	537	913
56	27	118	269	410	8	....	....	....	....	....	....	....	....	....	....
57	28	122	276	419	9	....	....	....	....	....	....	....	....	....	....
58	29	126	284	428	0	....	....	....	....	....	....	....	....	....	....
59	30	130	291	438	2	....	....	....	....	....	....	....	....	....	....
[illegible]	31	134	299	447	4	....	....	....	....	....	....	....	....	....	....

Cash or Loan Values on $1,000 Participating Policies

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	19 Years.
21	$0 95	$84 91	$138 00	$199 17	$19 49	$193 38	$318 58	$468 00	$56 17	$408 03	$675 96	$930 06
22	1 54	88 20	143 26	206 58	20 14	197 11	324 65	476 80	56 16	407 97	675 87	930 02
23	2 15	91 64	148 74	214 27	20 82	200 95	330 89	485 83	56 16	407 91	675 77	929 97
24	2 80	95 21	154 43	222 25	21 52	204 89	337 29	495 10	56 16	407 85	675 66	929 92
25	3 47	98 94	160 36	230 50	22 24	208 95	343 86	504 59	56 16	407 79	675 54	929 87
26	4 17	102 83	166 50	239 05	22 97	213 12	350 59	514 30	56 16	407 73	675 42	929 81
27	4 90	106 88	172 90	247 87	23 74	217 40	357 49	524 23	56 17	407 67	675 28	929 74
28	5 67	111 11	179 54	256 99	24 52	221 80	364 56	534 37	56 18	407 62	675 15	929 67
29	6 47	115 51	186 44	266 38	25 33	226 31	371 80	544 70	56 18	407 56	675 00	929 59
30	7 31	120 10	193 61	276 02	26 17	230 94	379 19	555 22	56 21	407 51	674 85	929 50
31	8 19	124 86	201 04	285 90	27 03	235 67	386 75	565 89	56 23	407 47	674 70	929 41
32	9 11	129 83	208 72	296 00	27 91	240 52	394 45	576 71	56 26	407 43	674 53	929 30
33	10 06	135 01	216 66	306 33	28 81	245 49	402 30	587 67	56 29	407 41	674 36	929 19
34	11 08	140 40	224 86	316 86	29 75	250 58	410 27	598 74	56 34	407 42	674 19	929 05
35	12 13	146 01	233 28	327 58	30 72	255 78	418 33	609 92	56 40	407 45	674 00	928 91
36	13 23	151 83	241 92	338 48	31 71	261 10	426 48	621 18	56 47	407 51	673 78	928 74
37	14 38	157 86	250 76	349 53	32 72	266 51	434 69	632 51	56 55	407 59	673 54	928 56
38	15 57	164 11	259 79	360 72	33 77	272 01	442 94	643 89	56 64	407 70	673 27	928 35
39	16 83	170 57	269 01	372 04	34 84	277 59	451 22	655 30	56 76	407 84	672 96	928 12
40	18 14	177 20	278 40	383 47	35 95	283 23	459 51	666 72	56 90	407 98	672 61	927 86
41	19 53	184 01	287 94	394 98	37 10	288 90	467 78	678 13	57 08	408 14	672 20	927 57
42	20 97	190 96	297 61	406 55	38 29	294 58	475 99	689 50	57 28	408 28	671 74	927 24
43	22 47	198 06	307 40	418 14	39 50	300 26	484 15	700 83	57 51	408 41	671 20	926 87
44	24 03	205 28	317 29	429 75	40 74	305 91	492 21	712 08	57 77	408 53	670 58	926 45
45	25 65	212 62	327 27	441 35	42 00	311 52	500 15	723 24	58 05	408 62	669 88	925 98
46	27 32	220 06	337 30	452 90	43 28	317 06	507 94	734 27	58 36	408 67	669 08	925 45
47	29 03	227 59	347 39	464 37	44 58	322 53	515 55	745 16	58 69	408 70	668 17	924 86
48	30 77	235 21	357 49	475 73	45 87	327 91	522 96	755 88	59 02	408 69	667 15	924 20
49	32 53	242 91	367 62	486 96	47 15	333 19	530 15	766 41	59 36	408 66	666 01	923 46
50	34 38	250 69	377 76	498 04	48 42	338 37	537 10	776 73	59 71	408 61	664 75	922 64
51	36 [illegible]	258 56	387 88	508 93	49 71	343 43	543 77	786 82	60 10	408 55	663 36	921 72
52	38 05	266 47	398 96	519 63	51 01	348 37	550 14	796 67	60 52	408 49	661 83	920 71
53	39 97	274 44	407 97	530 19	52 31	353 18	556 18	806 28	60 96	408 43	660 17	919 58
54	41 92	282 46	417 87	540 68	53 61	357 85	561 84	815 69	61 45	408 37	658 33	918 33
55	43 91	290 59	427 64	551 19	54 93	362 37	567 10	824 93	61 98	408 33	656 29	916 95
56	45 94	298 53	437 25	561 83	56 25	366 70	571 90	834 01	62 55	408 27	654 02	915 42
57	48 01	306 54	446 70	572 69	57 60	370 84	576 22	842 97	63 18	408 20	651 47	913 75
58	50 11	314 50	456 02	583 33	58 96	374 75	580 04	851 80	63 85	408 08	648 63	911 88
59	52 23	322 35	465 32	595 28	60 32	378 40	583 41	860 49	64 57	407 88	645 53	909 88
60	54 [illegible]	[illegible]	474 71	607 12	61 68	381 77	586 39	869 06	65 34	407 60	642 22	907 68

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20 Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	19 Years.
17	$15 67	$73 05	$118 92	$172 13	$16 06	$179 51	$295 94	$435 04	$55 19	$408 28	$676 31	$930 21
18	16 28	75 84	123 41	178 52	16 65	182 83	301 37	442 95	55 19	408 22	676 23	930 18
19	16 90	78 74	128 08	185 15	17 24	186 24	306 94	451 07	55 19	408 16	676 15	930 14
20	17 56	81 76	132 94	192 04	17 86	189 76	312 68	459 42	55 18	408 10	676 06	930 10
21	18 22	84 91	138 00	199 17	18 49	193 38	318 58	468 00	55 17	408 03	675 96	930 06
22	18 94	88 20	143 26	206 58	19 14	197 11	324 65	476 80	55 16	407 97	675 87	930 02
23	19 69	91 64	148 74	214 27	19 82	200 95	330 89	485 83	55 16	407 91	675 77	929 97
24	20 47	95 21	154 43	222 25	20 52	204 89	337 29	495 10	55 16	407 85	675 66	929 92
25	21 29	98 94	160 36	230 50	21 24	208 95	343 86	504 58	55 16	407 79	675 54	929 87
26	22 14	102 83	166 50	239 05	21 97	213 12	350 59	514 30	55 16	407 73	675 42	929 81
27	23 03	106 88	172 90	247 87	22 74	217 40	357 49	524 23	55 17	407 67	675 28	929 74
28	23 96	111 11	179 54	256 99	23 52	221 80	364 56	534 37	55 18	407 62	675 15	929 67
29	24 94	115 51	186 44	266 38	24 33	226 31	371 80	544 70	55 18	407 56	675 00	929 59
30	25 96	120 10	193 61	276 02	25 17	230 94	379 19	555 22	55 21	407 51	674 85	929 50
31	27 02	124 86	201 04	285 90	26 03	235 67	386 75	565 89	55 23	407 47	674 70	929 41
32	28 14	129 83	208 72	296 00	26 91	240 52	394 45	576 71	55 26	407 43	674 53	929 30
33	29 30	135 01	216 66	306 33	27 81	245 49	402 30	587 67	55 29	407 41	674 36	929 19
34	30 53	140 40	224 86	316 86	28 75	250 58	410 27	598 74	55 34	407 42	674 19	929 05
35	31 81	146 01	233 28	327 58	29 72	255 78	418 33	609 92	55 40	407 45	674 00	928 91
36	33 14	151 83	241 92	338 48	30 71	261 10	426 48	621 18	55 47	407 51	673 78	928 74
37	34 53	157 86	250 76	349 53	31 72	266 51	434 69	632 51	55 55	407 59	673 54	928 56
38	35 97	164 11	259 79	360 72	32 77	272 01	442 94	643 89	55 64	407 70	673 27	928 35
39	37 50	170 57	269 01	372 04	33 84	277 59	451 22	655 30	55 76	407 84	672 96	928 12
40	39 08	177 20	278 40	383 47	34 95	283 23	459 51	666 72	55 90	407 98	672 51	927 88
41	40 75	184 01	287 94	394 98	36 10	288 90	467 78	678 13	56 08	408 14	672 20	927 57
42	42 49	190 96	297 61	406 55	37 29	294 58	475 99	689 50	56 28	408 28	671 74	927 21
43	44 30	198 06	307 40	418 14	38 50	300 26	484 15	700 83	56 51	408 41	671 20	926 87
44	46 16	205 28	317 29	429 75	39 74	305 91	492 21	712 08	56 77	408 53	670 58	926 45
45	48 10	212 62	327 27	441 35	41 00	311 52	500 15	723 24	57 05	408 62	669 88	925 98
46	50 08	220 06	337 30	452 90	42 28	317 06	507 94	734 27	57 36	408 67	669 08	925 45
47	52 10	227 59	347 39	464 37	43 58	322 53	515 55	745 16	57 69	408 70	668 17	924 88
48	54 16	235 21	357 49	475 73	44 87	327 91	522 96	755 88	58 02	408 69	667 15	924 29
49	56 24	242 91	367 62	486 96	46 15	333 19	530 15	766 41	58 36	408 66	666 01	923 46
50	58 37	250 69	377 76	498 04	47 42	338 37	537 10	776 73	58 71	408 61	664 75	922 66
51	60 68	258 55	387 88	508 93	48 71	343 43	543 77	786 82	59 10	408 55	663 36	921 78
52	63 45	266 47	397 96	519 63	50 01	348 37	550 14	796 67	59 52	408 49	661 83	920 81
53	66 28	274 44	407 97	530 19	51 31	353 18	556 18	806 28	59 96	408 43	660 17	919 59
54	69 15	282 46	417 87	540 68	52 61	357 85	561 84	815 69	60 45	408 37	658 33	918 35
55	72 08	290 50	427 64	551 19	53 93	362 37	567 10	824 93	60 98	408 33	656 29	916 95
56	75 06	298 53	437 25	561 83	55 25	366 70	571 90	834 01	.....	.....	.....	.....
57	78 09	306 54	446 70	572 69	56 60	370 84	576 22	842 97	.....	.....	.....	.....
58	81 15	314 50	456 02	583 83	57 96	374 75	580 04	851 80	.....	.....	.....	.....
59	84 24	322 35	465 32	595 28	59 32	378 40	583 41	860 49	.....	.....	.....	.....
60	87 35	330 10	474 71	607 12	60 68	381 77	586 39	869 06	.....	.....	.....	.....

Cash Values on $1,000 Survivorship Investment and Guaranteed Annual Additions Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	19 Years
17	$ 5	$ 19	$ 47	$ 81	$140	$14	$ 54	$151	$267	$435	$34	$147	$369	$642	$906
18	5	20	49	85	147	14	55	154	272	443	34	147	368	641	906
19	5	21	51	90	153	14	56	158	278	451	34	146	368	641	906
20	5	22	54	94	160	14	57	161	283	459	34	146	368	641	906
21	5	22	55	98	166	14	58	164	289	468	34	145	367	640	905
22	5	23	58	103	173	14	59	167	294	476	34	145	367	640	905
23	5	24	61	109	181	15	60	171	301	485	34	145	367	640	905
24	5	25	63	114	188	15	61	174	307	495	34	144	366	640	905
25	6	27	66	119	196	15	62	178	313	504	34	144	366	640	905
26	6	27	69	125	205	16	64	182	320	514	34	144	366	640	905
27	6	28	72	131	213	16	65	186	326	524	34	143	365	639	905
28	7	30	75	138	222	16	66	190	333	534	35	143	365	639	905
29	7	31	78	144	232	16	68	194	340	544	35	143	365	639	905
30	7	33	81	151	241	17	69	198	347	555	35	143	365	638	905
31	8	35	86	158	251	17	70	203	355	565	35	142	364	638	904
32	8	36	90	166	261	17	72	207	362	576	35	142	364	638	904
33	9	37	95	173	271	18	73	212	370	587	35	142	364	637	904
34	9	39	100	181	281	18	75	219	377	598	35	141	363	637	904
35	9	41	105	189	292	19	77	221	385	610	35	141	363	637	904
36	9	43	110	198	303	19	78	226	393	621	36	141	363	636	904
37	10	45	116	206	314	19	80	231	401	632	36	140	363	636	903
38	10	46	122	215	325	20	82	236	409	643	36	140	363	635	903
39	11	49	128	224	336	20	83	241	417	655	36	140	362	635	903
40	11	51	134	233	348	21	85	246	425	663	36	140	362	634	902
41	12	54	140	242	359	21	87	251	433	678	36	140	362	634	902
42	13	56	147	252	371	21	89	257	441	689	36	140	362	633	902
43	13	58	153	261	382	22	91	262	448	700	36	139	362	632	901
44	14	61	160	271	394	22	93	267	456	712	36	139	361	632	901
45	15	63	167	281	406	23	95	272	464	723	35	139	361	631	900
46	16	66	174	291	417	23	97	277	471	734	35	139	361	630	900
47	16	69	181	301	429	24	98	282	479	745	35	139	361	628	899
48	17	72	188	310	440	24	101	287	486	755	35	139	360	627	898
49	18	74	195	320	452	25	103	292	493	766	34	139	360	626	897
50	18	78	203	330	463	25	105	297	499	776	34	140	360	625	897
51	19	81	210	340	474	26	108	301	505	786	34	139	360	623	896
52	19	84	218	350	485	26	110	306	511	796	34	140	359	621	895
53	20	87	225	360	495	27	112	310	517	806	33	140	358	619	893
54	21	91	233	370	506	27	115	314	522	815	33	140	358	617	891
55	22	95	241	380	517	28	117	318	527	824	33	140	358	615	891
56	23	99	248	389	527	....	....	....	....	....	....	....	....	....	....
57	24	103	256	399	538	....	....	....	....	....	....	....	....	....	....
58	25	107	263	408	550	....	....	....	....	....	....	....	....	....	....
59	26	111	271	417	561	....	....	....	....	....	....	....	....	....	....
60	27	115	278	426	574	....	....	....	....	....	....	....	....	....	....

Cash or Loan Values on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$10	$20	$54	$108	$169	$26	$56	$140	$262	$410	$30	$145	$371	$654	$924
21	10	21	56	113	176	26	57	143	267	418	30	145	371	654	924
22	11	22	58	117	183	27	58	146	273	427	30	145	370	654	924
23	11	23	60	122	191	27	60	150	279	436	30	144	370	654	924
24	12	24	63	127	198	28	61	153	285	446	30	144	370	654	924
25	12	25	65	132	206	29	62	157	291	456	30	144	370	654	924
26	13	26	68	138	215	30	64	160	298	466	30	144	370	654	924
27	13	27	71	144	223	30	65	164	305	476	30	144	370	654	924
28	14	28	74	150	232	31	67	168	312	486	30	144	370	653	924
29	14	29	77	156	242	32	68	171	319	497	30	144	370	653	924
30	15	31	81	163	251	32	70	175	326	508	30	145	370	653	924
31	15	32	84	169	261	33	72	180	333	519	30	145	370	653	924
32	16	33	88	177	271	34	74	184	341	531	30	145	370	653	923
33	17	35	92	184	281	35	75	188	349	542	30	145	370	653	923
34	17	37	96	191	291	36	77	193	357	554	30	145	370	652	923
35	18	38	100	199	302	37	79	197	365	566	30	145	370	652	923
36	19	40	104	207	313	38	81	202	373	578	30	145	370	652	923
37	20	42	109	215	324	38	83	207	381	590	30	145	370	652	923
38	21	44	113	223	335	39	85	212	390	602	30	145	370	651	922
39	22	46	123	232	346	40	87	217	398	614	30	145	370	651	922
40	23	48	129	240	358	42	90	222	406	626	30	146	370	651	922
41	24	50	135	249	369	43	92	227	415	639	30	146	371	650	922
42	25	52	142	258	381	44	94	232	423	651	30	146	371	650	921
43	26	54	148	267	392	45	97	237	432	663	30	147	371	649	921
44	27	57	155	277	404	46	99	243	440	676	31	147	371	649	920
45	29	59	162	286	416	47	101	248	448	688	31	147	371	648	920
46	30	62	169	295	427	48	104	253	456	700	31	148	371	647	919
47	31	64	176	305	439	50	106	258	464	712	31	148	371	646	919
48	33	67	183	314	450	51	109	263	472	724	31	149	371	645	918
49	34	69	190	323	462	52	111	268	480	735	31	149	371	644	917
50	35	72	198	333	473	53	114	273	487	746	32	149	371	642	916
51	37	75	205	342	484	54	116	277	494	758	32	150	371	641	915
52	38	79	213	352	495	56	118	282	501	769	32	150	371	639	914
53	40	82	220	361	505	57	121	287	508	779	32	151	370	637	913
54	41	86	228	371	516	58	123	291	514	790	32	152	370	635	912
55	43	90	236	380	527	59	125	295	520	800	33	152	370	633	910
56	44	94	243	389	537	61	128	300	525	810	33	153	370	631	909
57	46	98	251	398	548	62	130	304	530	820	33	154	370	628	907
58	47	102	258	406	560	63	133	307	535	830	34	155	370	625	906
59	49	106	266	415	571	64	135	311	539	840	34	156	369	622	903
60	51	110	273	424	584	66	137	314	542	849	34	157	369	618	900

Cash or Loan Values on $1,000 Participating Policies.

*CASH OR LOAN VALUES

Guaranteed on Ordinary Life, 20-Premiums Life and 20-Year Endowment Policies of $1,000 Each.

Age at Issue	Ordinary Life.						20-Premiums Life.						20-Year Endowment.					
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
20	12	21	29	38	46	55	37	53	70	86	107	126	96	134	171	198	265	310
21	14	22	31	39	48	57	38	54	72	90	109	128	96	134	171	198	265	310
22	15	23	32	41	50	60	39	56	74	92	111	131	96	134	171	198	265	310
23	16	25	34	43	52	62	40	57	76	94	114	134	96	134	171	198	265	310
24	17	26	35	45	55	65	41	59	77	97	117	137	96	134	171	198	265	310
25	18	27	37	47	57	68	42	60	79	99	119	140	96	134	171	198	265	310
26	19	28	39	49	60	71	43	62	81	101	122	144	96	134	171	198	265	310
27	20	30	41	51	63	74	44	63	83	104	125	147	96	134	171	198	265	310
28	21	32	43	54	66	77	45	65	85	106	128	150	96	134	171	198	265	310
29	22	33	44	56	68	81	47	67	87	109	131	154	96	134	171	198	265	310
30	23	35	47	58	71	84	48	68	89	111	134	158	96	134	171	[illegible]	265	310
31	25	37	49	61	74	[illegible]	49	70	92	114	137	161	96	134	174	210	265	310
32	26	38	52	64	78	[illegible]	51	72	94	117	141	165	96	134	174	215	265	310
33	27	40	54	67	81	[illegible]	53	74	96	120	144	169	96	134	174	215	265	310
34	29	42	56	70	85	100	54	76	99	123	148	173	97	135	174	215	265	310
35	30	44	59	73	89	104	56	78	102	126	151	179	97	135	174	215	265	310
36	32	47	63	77	93	108	57	80	104	129	155	182	97	135	174	215	265	310
37	34	49	64	80	97	114	58	82	107	133	159	187	97	135	174	216	265	310
38	36	51	67	84	101	119	60	84	110	136	163	191	97	135	175	216	265	310
39	37	54	71	88	106	124	61	87	113	139	167	196	97	135	175	216	265	310
40	39	56	74	92	110	129	63	89	115	143	171	201	97	135	175	216	265	310
41	41	59	77	96	115	135	65	91	119	147	176	205	98	136	176	217	265	310
42	44	63	81	100	120	140	67	94	122	150	180	210	98	136	176	217	265	310
43	46	65	85	105	[illegible]	146	69	96	125	154	184	215	98	137	176	218	265	310
44	48	68	89	109	131	152	71	99	128	158	189	[illegible]	99	137	177	218	265	310
45	51	71	93	114	136	158	73	102	131	162	193	225	99	138	177	219	265	310
46	53	75	97	119	141	164	75	104	134	166	197	230	100	138	178	219	265	310
47	56	78	101	124	147	170	77	107	138	169	202	235	100	138	178	220	265	310
48	58	81	105	129	153	177	79	109	141	173	206	240	100	138	178	220	265	310
49	61	85	109	134	158	183	81	112	144	177	211	245	100	140	180	221	265	310
50	63	88	113	139	164	190	83	115	147	181	215	250	101	140	181	221	265	310
51	66	91	118	144	170	197	85	117	151	186	219	254	102	141	181	222	265	310
52	69	95	122	149	176	203	87	120	154	190	223	258	103	142	182	223	265	310
53	72	99	127	155	182	210	89	123	157	193	228	264	103	142	183	223	265	310
54	75	103	131	160	189	217	91	126	160	196	232	268	104	143	183	224	265	310
55	78	107	136	165	195	224	93	128	163	199	236	273	105	144	184	225	267	310
56	81	111	141	171	201	231	95	130	166	203	240	277	..	..	..	..	..	..
57	84	115	146	177	208	238	97	132	170	207	244	281	..	..	..	..	..	..
58	87	119	151	182	214	245	99	136	173	210	248	285	..	..	..	..	..	..
59	90	123	156	188	220	252	101	138	176	214	251	290	..	..	..	..	..	..
60	93	127	160	194	227	259	103	141	179	217	255	294	..	..	..	..	..	..
61	96	131	166	199	233	266	..	..	..	..	..	..	..	..	..	..	..	..
62	99	135	170	205	239	273	..	..	..	..	..	..	..	..	..	..	..	..
63	102	139	175	210	245	280	..	..	..	..	..	..	..	..	..	..	..	..
64	106	143	180	216	251	288	..	..	..	..	..	..	..	..	..	..	..	..
65	109	147	184	221	257	292	..	..	..	..	..	..	..	..	..	..	..	..

*Cash or Loan Value end of 8th year and annually thereafter is the entire American 3½ per cent reserve. See index for Reserve tables.

Cash or Loan Values on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
20	$13 13	$67 00	114 19	169 76	$30 15	156 43	270 65	410 03	$89 54	387 92	661 32	926 24
21	13 68	69 82	118 93	176 63	30 80	159 84	276 44	418 69	89 24	387 68	661 17	926 20
22	14 27	72 76	123 87	183 79	31 49	163 34	282 42	427 62	88 95	387 41	660 94	926 11
23	14 88	75 85	129 02	191 23	32 20	166 96	288 58	436 81	88 64	387 17	660 74	926 05
24	15 52	79 06	134 39	198 97	32 94	170 69	294 93	446 28	88 34	386 90	660 51	925 96
25	16 19	82 42	139 98	206 99	33 69	174 54	301 48	456 00	88 01	386 63	660 29	925 90
26	16 90	85 94	145 81	215 33	34 48	178 52	308 21	466 00	87 69	386 33	660 06	925 79
27	17 63	89 62	151 88	223 95	35 28	182 62	315 13	476 26	87 35	386 07	659 79	925 68
28	18 40	93 46	158 21	232 88	36 12	186 84	322 26	486 77	87 00	385 77	659 50	925 60
29	19 22	97 46	164 80	242 09	36 99	191 19	329 58	497 52	86 65	385 47	659 22	925 49
30	20 08	101 65	171 65	251 57	37 88	195 67	337 08	508 49	86 30	385 17	658 93	925 38
31	20 96	106 01	178 77	261 30	38 80	200 26	344 78	519 67	85 92	384 87	658 62	925 23
32	21 89	110 57	186 15	271 28	39 75	204 99	352 65	531 04	85 56	384 57	658 30	925 08
33	22 88	115 34	193 81	281 49	40 74	209 85	360 70	542 58	85 20	384 29	658 00	924 92
34	23 91	120 31	201 72	291 92	41 76	214 85	368 89	554 30	84 83	384 02	657 65	924 77
35	24 98	125 48	209 85	302 54	42 80	219 96	377 22	566 15	84 47	383 75	657 30	924 57
36	26 10	130 87	218 22	313 37	43 88	225 20	385 66	578 13	84 10	383 53	656 92	924 38
37	27 28	136 47	226 78	324 36	44 99	230 56	394 18	590 22	83 74	383 30	656 50	924 13
38	28 51	142 28	235 56	335 51	46 13	236 03	402 78	602 39	83 39	383 12	656 06	923 88
39	29 80	148 29	244 52	346 80	47 31	241 59	411 44	614 63	83 06	382 94	655 56	923 61
40	31 17	154 48	253 66	358 21	48 54	247 22	420 12	626 92	82 75	382 78	655 02	923 30
41	32 60	160 82	262 96	369 72	49 80	252 88	428 80	639 24	82 47	382 60	654 42	922 95
42	34 08	167 31	272 39	381 29	51 09	258 57	437 45	651 55	82 20	382 42	653 76	922 57
43	35 63	173 93	281 93	392 90	52 41	264 26	446 06	663 83	81 96	382 21	653 01	922 11
44	37 23	180 68	291 60	404 54	53 76	269 94	454 60	676 07	81 73	381 96	652 17	921 63
45	38 89	187 54	301 35	416 17	55 14	275 58	463 02	688 24	81 52	381 68	651 22	921 09
46	40 60	194 51	311 18	427 77	56 52	281 17	471 32	700 30	81 35	381 40	650 22	920 48
47	42 33	201 56	321 06	439 30	57 90	286 69	479 44	712 23	81 16	381 06	649 07	919 81
48	44 08	208 71	330 98	450 74	59 27	292 13	487 39	724 01	80 99	380 69	647 76	919 06
49	45 87	215 96	340 95	462 07	60 64	297 50	495 11	735 60	80 83	380 31	646 41	918 25
50	47 71	223 30	350 94	473 25	62 01	302 76	502 61	746 98	80 70	379 93	644 91	917 33
51	49 59	230 72	360 93	484 26	63 39	307 93	509 83	758 13	80 61	379 54	643 26	916 31
52	51 52	238 21	370 88	495 08	64 77	312 98	516 74	769 04	80 56	379 12	641 52	915 20
53	53 48	245 76	380 78	505 76	66 16	317 89	523 32	779 72	80 55	378 73	639 59	913 95
54	55 47	253 36	390 58	516 39	67 55	322 67	529 52	790 18	80 60	378 37	637 51	912 60
55	57 51	261 00	400 25	527 05	68 93	327 30	535 30	800 48	80 68	378 00	635 21	911 07
56	59 59	268 64	409 78	537 86	70 35	331 75	540 61	810 62	80 83	377 55	632 47	909 42
57	61 71	276 26	419 13	548 91	71 75	336 00	545 40	820 64	81 07	377 24	629 77	907 50
58	63 84	283 82	428 38	560 27	73 16	340 00	549 69	830 54	81 35	376 80	626 64	905 45
59	66 00	291 30	437 60	571 99	74 55	343 74	553 49	840 32	81 70	376 36	623 34	903 46
60	68 17	298 67	446 94	584 12	75 95	347 19	556 90	849 97	82 09	375 78	618 79	900 78

Cash or Loan Values on $1,000 Policies.

Age at Issue.	Ordinary Life (Endowment at 85) at end of					20-Premium Life (Endowment at 85) at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	[redacted] Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$13	$ 27	$ 67	$115	$171	$23	$ 58	$157	$271	$411	$71	$150	$376	$654	[redacted]
21	13	28	70	119	178	23	59	[redacted]	277	420	71	150	376	654	[redacted]
22	14	29	73	124	185	24	60	164	283	429	71	150	375	654	[redacted]
23	15	31	76	130	192	25	62	167	289	438	71	149	375	654	[redacted]
24	15	32	79	135	200	26	63	171	296	446	71	149	375	654	[redacted]
25	16	33	83	141	208	26	65	175	302	457	71	149	375	654	[redacted]
26	17	35	86	147	217	27	67	179	309	468	71	149	375	654	[redacted]
27	17	36	90	153	226	28	68	183	316	476	71	149	375	654	[redacted]
28	18	38	94	159	235	29	70	187	323	489	71	149	375	653	[redacted]
29	19	40	98	166	244	30	[redacted]	192	331	499	71	149	375	653	[redacted]
30	20	41	[redacted]	173	254	31	74	196	338	510	71	[redacted]	375	653	[redacted]
31	21	43	107	180	264	32	76	201	346	522	71	150	375	653	[redacted]
32	22	45	111	188	274	33	78	[redacted]	354	533	72	150	375	653	[redacted]
33	23	[redacted]	116	195	284	34	80	210	362	545	72	150	375	653	[redacted]
34	24	49	121	203	295	35	82	215	370	557	72	150	375	652	933
35	25	52	126	212	[redacted]	36	84	221	[redacted]	569	72	150	379	652	[redacted]
36	26	54	132	220	317	37	86	226	387	581	72	150	375	652	[redacted]
37	27	56	137	229	328	38	88	231	396	593	72	150	375	652	[redacted]
38	28	59	143	238	340	39	91	237	405	606	72	150	375	651	[redacted]
39	30	62	150	247	351	40	93	243	413	618	72	150	375	651	[redacted]
40	31	64	156	257	363	41	96	249	422	631	72	154	375	651	[redacted]
41	33	67	162	266	375	42	98	254	431	643	72	151	376	650	[redacted]
42	34	70	169	276	387	44	101	260	440	656	72	151	376	650	[redacted]
43	36	74	176	286	400	45	104	266	449	668	71	152	376	649	[redacted]
44	37	77	183	296	412	47	106	271	457	681	71	151	376	649	[redacted]
45	39	80	190	306	424	[redacted]	109	277	466	694	71	151	376	648	[redacted]
46	41	84	197	316	437	50	112	283	475	706	71	151	376	647	919
47	42	87	204	327	450	51	115	288	483	719	71	151	376	646	[redacted]
48	44	91	212	337	462	52	117	294	491	731	[redacted]	151	376	645	[redacted]
49	46	94	220	348	475	54	120	300	499	743	70	151	376	644	917
50	48	98	227	359	488	55	123	305	507	755	70	151	376	642	916
51	50	102	235	370	502	57	125	310	515	767	70	151	376	641	[redacted]
52	52	106	243	381	515	58	128	316	522	779	70	152	376	638	914
53	54	110	252	393	529	59	131	321	529	[redacted]	70	152	375	639	[redacted]
54	56	114	260	404	544	61	133	326	536	803	70	152	375	636	912
55	58	118	269	416	560	62	136	331	543	815	70	152	375	633	[redacted]
56	61	122	277	429	577	[redacted]	[redacted]	[redacted]	549	828	70	153	374	631	[redacted]
57	63	127	286	441	596	65	[redacted]	340	554	840	70	153	374	628	[redacted]
58	65	131	295	454	617	67	144	345	560	854	71	153	373	625	[redacted]
59	68	136	305	468	642	68	147	349	565	868	71	154	373	622	[redacted]
60	70	141	314	483	672	70	150	353	570	883	72	155	372	618	900

Cash or Loan Values on $1,000 Participating (Reducing Premiums) Policies.

Age at Issue	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$10	$25	$ 70	$124	$181	$34	$ 66	$163	$281	$418	$92	$168	$391	$666	$927
22	11	26	74	129	189	35	68	167	287	427	92	168	391	665	927
23	12	28	77	135	196	36	70	171	293	436	92	168	391	665	927
24	13	29	80	140	204	37	71	175	[illegible]	446	92	168	391	665	927
25	14	31	84	146	213	38	73	179	306	456	92	168	391	665	927
26	15	33	88	152	221	39	75	183	313	466	92	168	391	665	926
27	16	35	92	158	230	40	77	187	320	476	92	168	391	665	926
28	17	36	96	165	239	41	79	192	327	486	92	168	391	665	926
29	18	38	100	172	248	42	81	196	335	497	92	168	391	665	926
30	19	41	105	179	258	44	83	201	343	508	92	168	390	664	926
31	20	43	109	186	268	45	86	206	350	519	92	168	390	664	926
32	22	45	114	194	278	46	88	211	358	531	92	168	390	664	926
33	23	48	119	202	289	48	90	216	367	542	92	168	390	664	926
34	25	50	125	210	299	49	93	221	375	554	92	168	390	664	926
35	26	53	130	219	310	51	96	227	384	566	92	168	390	664	926
36	28	56	136	227	321	52	98	232	392	578	93	[illegible]	391	663	925
37	30	58	142	236	333	54	101	238	401	590	93	168	391	663	925
38	31	61	148	245	344	56	104	244	410	602	93	169	391	663	925
39	33	65	155	255	355	57	107	250	418	614	93	169	[illegible]	663	[illegible]
40	35	68	161	264	367	59	109	256	427	626	93	169	391	662	925
41	37	71	168	274	379	61	112	262	436	639	93	170	391	662	924
42	39	75	175	284	391	63	116	268	445	651	94	170	392	661	924
43	42	79	182	294	403	65	119	274	454	663	94	170	392	661	924
44	44	83	190	304	415	66	122	280	463	676	94	171	392	660	923
45	46	86	197	314	426	68	125	286	471	688	95	171	392	660	923
46	49	90	204	324	438	70	128	292	480	700	95	172	392	659	922
47	51	95	212	334	450	72	132	298	488	712	96	173	392	658	921
48	54	99	220	345	462	74	135	304	497	724	96	173	392	657	921
49	57	103	228	355	473	76	138	310	505	735	97	174	392	656	920
50	59	107	235	365	485	78	141	315	512	746	97	174	392	655	919
51	62	112	243	376	496	81	145	321	520	758	98	175	392	653	918
52	65	116	251	386	507	83	148	326	527	769	98	176	393	652	917
53	68	121	260	396	518	85	151	332	534	779	99	176	393	650	916
54	70	125	268	406	529	87	154	337	541	790	100	177	393	649	915
55	73	130	276	416	540	89	157	342	547	800	100	178	393	647	913

Cash or Loan Values on $1,000 Participating Policies.

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20 Year Endowment at end of			
	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	19 Years.
15	$ 40	$67 79	$110 45	$160 03	$15 93	$173 16	$285 55	$419 88	$56 19	$408 38	$676 46	$930 26
16	40	70 37	114 60	165 97	16 49	176 29	290 67	427 36	56 19	408 33	676 39	930 24
17	40	73 05	118 92	172 13	17 06	179 51	295 94	435 04	56 19	408 28	676 31	930 21
18	40	75 84	123 41	178 52	17 64	182 83	301 36	442 95	56 19	408 22	676 23	930 17
19	40	78 74	128 08	185 15	18 24	186 24	306 94	451 07	56 19	408 16	676 15	930 14
20	40	81 76	132 94	192 04	18 86	189 76	312 68	459 42	56 18	408 10	676 06	930 10
21	95	84 91	138 00	199 17	19 49	193 38	318 58	468 00	56 17	408 03	675 96	930 06
22	1 54	88 29	143 25	206 58	20 14	197 11	324 65	476 80	56 16	407 97	675 87	930 02
23	2 15	91 64	148 74	214 27	20 82	200 95	330 89	485 83	56 16	407 91	675 77	929 97
24	2 80	95 21	154 43	222 25	21 52	204 89	337 29	495 10	56 16	407 85	675 66	929 92
25	3 47	98 94	160 36	230 50	22 24	208 95	343 86	504 59	56 16	407 79	675 54	929 87
26	4 17	102 83	166 50	239 05	22 97	213 12	350 59	514 30	56 16	407 73	675 42	929 81
27	4 90	106 88	172 90	247 87	23 74	217 40	357 49	524 23	56 17	407 67	675 28	929 74
28	5 67	111 11	179 54	256 99	24 52	221 80	364 56	534 37	56 18	407 62	675 15	929 67
29	6 47	115 51	186 44	266 38	25 33	226 31	371 80	544 70	56 18	407 56	675 00	929 59
30	7 31	120 10	193 61	276 02	26 17	230 94	379 19	555 22	56 21	407 51	674 85	929 50
31	8 19	124 86	201 04	285 90	27 03	235 67	386 75	565 89	56 23	407 47	674 70	929 41
32	9 11	129 83	208 72	296 00	27 91	240 52	394 45	576 71	56 26	407 43	674 53	929 30
33	10 06	135 01	216 66	306 33	28 81	245 49	402 30	587 67	56 29	407 41	674 36	929 19
34	11 08	140 40	224 86	316 86	29 75	250 58	410 27	598 74	56 34	407 42	674 19	929 05
35	12 13	146 01	233 28	327 58	30 72	255 78	418 33	609 92	56 40	407 45	674 00	928 91
36	13 23	151 88	241 92	338 48	31 71	261 10	426 48	621 18	56 47	407 51	673 78	928 74
37	14 38	157 86	250 76	349 53	32 72	266 51	434 69	632 51	56 55	407 59	673 54	928 56
38	15 57	164 11	259 79	360 72	33 77	272 01	442 94	643 89	56 64	407 70	673 27	928 35
39	16 83	170 57	269 01	372 04	34 84	277 59	451 22	655 30	56 76	407 84	672 96	928 12
40	18 14	177 20	278 40	383 47	35 95	283 23	459 51	666 72	56 90	407 98	672 61	927 86
41	19 53	184 01	287 94	394 98	37 10	288 90	467 78	678 13	57 08	408 14	672 20	927 57
42	20 97	190 96	297 61	406 55	38 29	294 58	475 99	689 50	57 28	408 28	671 74	927 24
43	22 47	198 06	307 40	418 14	39 50	300 26	484 15	700 83	57 51	408 41	671 20	926 87
44	24 08	205 28	317 29	429 75	40 74	305 91	492 21	712 08	57 77	408 53	670 58	926 45
45	25 65	212 62	327 27	441 35	42 00	311 52	500 15	723 24	58 05	408 62	669 88	925 98
46	27 32	220 06	337 30	452 90	43 28	317 06	507 94	734 27	58 36	408 67	669 08	925 45
47	29 03	227 59	347 39	464 37	44 58	322 53	515 55	745 16	58 69	408 70	668 17	924 86
48	30 77	235 21	357 49	475 73	45 87	327 91	522 96	755 88	59 02	408 69	667 15	924 20
49	32 53	242 91	367 62	486 96	47 15	333 19	530 15	766 41	59 36	408 66	666 01	923 46
50	34 33	250 69	377 76	498 04	48 42	338 37	537 10	776 73	59 71	408 61	664 75	922 64
51	36 17	258 55	387 88	508 93	49 71	343 43	543 77	786 82	60 10	408 55	663 36	921 72
52	38 05	266 47	397 96	519 63	51 01	348 37	550 14	796 67	60 52	408 49	661 83	920 71
53	39 97	274 44	407 97	530 19	52 31	353 18	556 18	806 28	60 96	408 43	660 17	919 58
54	41 92	282 46	417 87	540 68	53 61	357 85	561 84	815 69	61 45	408 37	658 33	918 33
55	43 91	290 50	427 64	551 19	54 93	362 37	567 10	824 93	61 98	408 33	656 29	916 95
56	45 94	298 53	437 25	561 83	56 25	366 70	571 90	834 01	.....	.....	.....	.....
57	48 01	306 54	446 70	572 69	57 60	370 84	576 22	842 97	.....	.....	.....	.....
58	50 11	314 50	456 02	583 83	58 96	374 75	580 04	851 80	.....	.....	.....	.....
59	52 23	322 35	465 32	595 28	60 32	378 40	583 41	860 49	.....	.....	.....	.....
60	54 37	330 10	474 71	607 12	61 68	381 77	586 39	869 06	.....	.....	.....	.....
61	56 53	337 69	484 31	619 17	63 06	384 84	589 06	877 42	.....	.....	.....	.....
62	58 71	345 13	494 25	631 56	64 46	387 64	591 53	885 60	.....	.....	.....	.....
63	60 90	352 49	504 62	644 45	65 88	390 26	593 91	893 63	.....	.....	.....	.....
64	63 07	359 87	515 47	658 19	67 29	392 84	596 28	901 59	.....	.....	.....	.....
65	65 22	367 43	526 88	673 03	68 71	395 58	598 75	909 51	.....	.....	.....	.....

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Whole Life, $5,000 at end of				Endowment at Age 85 at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
20	$ 96	$ 363	$ 598	$ 874	$16	$ 64	$111	$176	$35	$144	$254	$410	$84	$377	$647	$908
21	100	379	623	909	16	66	116	183	36	147	259	419	84	377	646	908
22	104	395	648	946	17	69	120	191	36	150	265	428	84	377	646	908
23	108	411	675	984	18	72	125	199	37	154	271	437	84	377	646	908
24	113	428	703	1024	18	75	131	207	38	157	277	446	84	377	646	908
25	118	447	732	1065	19	78	136	215	39	161	283	456	84	377	646	908
26	123	466	763	1107	20	82	142	224	40	164	289	466	84	377	646	907
27	128	485	794	1152	21	85	148	233	41	168	296	476	84	377	646	907
28	134	506	827	1197	22	89	154	242	42	173	303	487	84	377	646	907
29	140	528	861	1244	23	93	160	251	43	177	311	498	84	377	646	907
30	146	550	897	1293	24	97	167	261	44	182	319	508	84	376	645	907
31	153	574	934	1342	25	101	174	271	45	187	326	520	84	376	645	907
32	159	598	972	1393	26	105	181	282	46	192	334	531	84	376	645	907
33	166	624	1012	1446	27	110	188	292	47	197	343	543	84	376	645	907
34	174	651	1053	1499	28	114	196	303	48	202	351	554	84	376	645	907
35	182	678	1095	1553	29	119	204	314	49	208	360	566	85	376	645	907
36	190	707	1139	1609	31	124	212	326	51	213	368	578	85	377	644	906
37	198	737	1183	1665	32	130	220	337	52	219	377	590	86	377	644	906
38	207	768	1229	1722	34	135	229	349	53	225	386	602	86	377	644	906
39	217	801	1275	1779	35	141	238	361	54	231	394	615	86	377	644	906
40	226	834	1323	1838	37	147	247	373	56	237	403	627	86	377	643	906
41	237	868	1371	1896	38	153	256	385	57	243	412	639	86	377	643	905
42	247	903	1420	1956	40	159	265	398	59	249	421	652	86	378	642	905
43	259	939	1470	2015	42	166	275	410	60	255	430	664	86	378	642	904
44	270	975	1520	2075	44	173	284	423	62	261	439	676	86	378	641	904
45	282	1012	1570	2134	46	181	295	436	63	267	447	688	86	378	641	904
46	295	1049	1622	2193	48	189	306	448	65	273	456	700	86	378	640	903
47	307	1087	1673	2252	50	197	317	461	67	279	464	712	86	378	639	902
48	320	1126	1725	2311	52	205	328	474	68	285	473	724	86	378	638	[illegible]
49	333	1165	1776	2369	54	213	339	487	70	291	481	736	86	378	637	901
50	346	1204	1828	2426	56	221	350	501	71	296	488	747	86	378	636	[illegible]
51	360	1244	1880	2482	59	230	361	514	73	302	496	758	87	378	634	[illegible]
52	374	1284	1931	2537	61	238	373	528	75	307	503	769	87	379	633	[illegible]
53	388	1325	1983	2592	63	247	385	542	76	313	510	780	88	379	631	[illegible]
54	402	1366	2033	2646	66	256	396	557	78	318	517	790	88	379	630	[illegible]
55	417	1407	2084	2700	68	265	409	573	80	323	523	800	89	379	628	[illegible]
56	432	1447	2133	2755	71	274	421	590	81	328	528	811	90	379	625	[illegible]
57	447	1488	2181	2811	74	284	434	609	83	333	533	821	90	379	623	[illegible]
58	463	1529	2229	2869	76	294	447	630	85	337	538	831	91	379	620	[illegible]
59	478	1569	2277	2928	79	303	461	654	86	341	542	840	92	379	617	[illegible]
60	494	1609	2325	2989	82	314	476	683	88	345	546	850	93	379	614	[illegible]

CASH OR LOAN VALUES

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$13	$27	$67	$114	$169	$30	$62	$156	$270	$410	$71	$150	$376	$654	$924
21	13	28	69	118	176	30	64	159	276	418	71	150	376	654	924
22	14	29	72	123	183	31	65	163	282	427	71	149	375	654	924
23	14	30	75	129	191	32	67	166	288	436	71	149	375	654	924
24	15	32	79	134	198	32	68	170	294	446	71	149	375	654	924
25	16	33	82	139	206	33	70	174	301	456	71	149	375	654	924
26	16	34	85	145	215	34	71	178	308	466	71	149	375	654	924
27	17	36	89	151	223	35	73	182	315	476	71	149	375	654	924
28	18	38	93	158	232	36	75	186	322	486	71	149	375	653	924
29	19	39	97	164	242	36	76	191	329	497	71	149	375	653	924
30	20	41	101	171	251	37	78	195	337	508	71	150	375	653	924
31	20	43	106	178	261	38	80	200	344	519	71	150	375	653	924
32	21	45	110	186	271	39	82	204	352	531	72	150	376	653	924
33	22	47	115	193	281	40	84	209	360	542	72	150	375	653	923
34	23	49	120	201	291	41	86	214	368	554	72	150	375	652	923
35	24	51	125	209	302	42	88	219	377	566	72	150	375	652	923
36	26	53	130	218	313	43	91	225	385	578	72	150	375	652	923
37	27	56	136	226	324	44	93	230	394	590	72	150	375	652	923
38	28	58	142	235	335	46	95	236	402	602	72	150	375	651	922
39	29	61	148	244	346	47	98	241	411	614	72	150	375	651	922
40	31	64	154	253	358	48	100	247	420	626	72	151	375	651	922
41	32	67	160	262	369	49	103	252	428	639	72	151	376	650	922
42	34	70	167	272	381	51	105	258	437	651	73	151	376	650	921
43	35	73	173	281	392	52	108	264	446	663	73	152	376	649	921
44	37	76	180	291	404	53	111	269	454	676	73	152	376	648	920
45	38	79	187	301	416	55	113	275	463	688	73	152	376	648	920
46	40	82	194	311	427	56	116	281	471	700	74	153	376	647	919
47	42	86	201	321	439	57	119	286	479	712	74	153	376	646	919
48	44	89	208	330	450	59	121	292	487	724	74	153	376	645	918
49	45	93	215	340	462	60	124	297	495	735	74	154	376	644	917
50	47	96	223	350	473	62	126	302	502	746	75	154	376	642	916
51	49	100	230	360	484	63	129	307	509	758	75	155	376	641	915
52	51	104	238	370	495	64	132	312	516	769	75	155	376	639	914
53	53	107	245	380	505	66	134	317	523	779	76	156	375	637	913
54	55	111	253	390	516	67	137	322	529	790	76	157	375	635	912
55	57	115	261	400	527	68	140	327	535	800	77	157	375	633	910
56	59	119	268	409	537	70	142	331	540	810	77	158	375	631	909
57	61	123	276	419	548	71	145	336	545	820	78	159	375	628	907
58	63	127	283	428	560	73	147	340	549	830	79	160	375	625	905
59	66	131	291	437	571	74	150	343	553	840	79	161	374	622	903
60	68	135	298	446	584	75	152	347	556	849	80	162	374	618	900

Cash Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	$6	$25	$64	$108	$159	$15	$66	$164	$280	$419	$45	$173	$399	$671	$929
16	6	27	66	112	165	16	67	167	285	427	44	172	399	671	929
17	6	28	69	116	172	16	69	170	290	435	44	172	398	671	929
18	7	29	71	121	178	16	70	173	296	442	44	172	398	671	929
19	7	30	74	125	185	16	71	176	301	451	44	172	398	671	929
20	8	32	77	131	192	17	73	180	307	459	44	172	398	671	929
21	8	33	80	136	199	18	74	183	313	468	44	172	398	670	929
22	8	34	84	141	207	18	76	187	319	477	43	171	398	670	929
23	8	36	87	146	214	18	77	190	325	486	43	171	398	670	929
24	9	37	90	152	222	18	79	194	331	495	43	171	397	670	929
25	9	39	94	157	231	19	80	198	338	505	42	170	397	670	929
26	10	40	97	164	239	19	82	202	344	514	42	170	397	669	929
27	10	42	101	170	248	20	84	206	351	524	42	170	396	669	928
28	10	43	105	176	257	20	85	210	358	534	42	169	396	669	928
29	11	45	109	183	266	21	87	214	365	545	42	169	396	669	928
30	11	47	114	190	276	21	89	219	373	555	42	169	395	668	928
31	12	49	118	197	286	22	91	223	380	566	42	168	395	668	928
32	12	51	123	205	296	22	93	228	388	577	42	168	395	668	928
33	13	53	128	213	306	23	95	233	395	588	42	168	395	667	928
34	13	55	133	221	317	23	97	237	403	599	42	167	394	667	928
35	14	57	138	229	328	24	99	242	411	610	41	167	394	667	927
36	14	60	144	238	338	24	101	247	419	621	41	167	394	666	927
37	15	62	149	246	350	25	103	252	427	633	41	167	393	666	927
38	16	65	155	255	361	25	106	258	435	644	41	166	393	665	927
39	16	67	161	264	372	26	108	263	443	655	41	166	393	665	926
40	17	70	167	273	383	26	110	268	451	667	41	166	393	664	926
41	18	73	174	282	395	27	113	273	459	678	41	166	393	664	926
42	18	76	180	292	407	28	115	279	467	690	41	166	393	663	925
43	19	79	187	301	418	28	118	284	475	701	41	166	392	662	925
44	20	82	194	311	430	29	120	289	483	712	41	166	392	661	924
45	21	86	201	321	441	29	123	295	491	723	41	166	392	660	924
46	22	89	208	330	453	30	125	300	498	734	41	165	391	659	923
47	23	92	215	340	464	31	128	305	506	745	41	165	391	658	923
48	23	96	222	350	476	31	130	310	513	756	41	165	391	657	922
49	24	99	229	360	487	32	133	315	520	766	41	165	390	656	921
50	25	103	236	369	498	33	135	319	526	777	41	165	390	654	920
51	26	106	243	379	509	33	137	324	533	787	41	165	389	652	919
52	27	110	251	389	520	34	140	329	539	797	41	166	389	651	918
53	28	114	258	398	530	35	142	333	545	806	41	166	388	649	917
54	29	118	265	408	541	35	145	337	550	816	41	166	388	646	915
55	30	121	273	417	551	36	147	341	555	825	41	166	387	644	914
56	31	125	280	426	562	37	149	345	559	834	42	167	387	641	912
57	32	129	287	435	573	37	152	349	563	843	42	167	386	639	911
58	33	133	295	444	584	38	154	352	567	852	42	167	386	635	909
59	34	137	302	453	595	39	156	356	570	860	42	168	385	632	906
60	36	141	309	462	607	39	158	358	572	869	43	169	384	628	904

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20 Year Endowment at end of			
	1 Year.	10 Years.	15 Years.	20 Years.	1 Year.	10 Years.	15 Years.	20 Years.	1 Year.	10 Years.	15 Years.	20 Years.
21	.....	$79 91	$138 00	$199 17	$6 45	$188 33	$318 58	$468 00	$24 45	$403 03	$675 96	$930 06
22	.....	83 20	143 26	206 58	6 77	192 11	324 65	476 80	24 45	402 97	675 87	930 02
23	.....	86 64	148 74	214 27	7 11	195 95	330 89	485 83	24 45	402 91	675 77	929 97
24	.....	90 21	154 43	222 25	7 45	199 89	337 29	495 10	24 45	402 85	675 66	929 93
25	.....	93 94	160 36	230 50	7 81	203 95	343 86	504 58	24 45	402 79	675 54	929 87
26	.....	97 83	166 50	239 05	8 17	208 12	350 59	514 30	24 45	402 73	675 42	929 81
27	.....	101 88	172 90	247 87	8 55	212 40	357 49	524 23	24 45	402 67	675 28	929 74
28	.....	106 11	179 54	256 99	8 94	216 80	364 56	534 37	24 46	402 62	675 15	929 67
29	$0 08	110 51	186 44	266 38	9 36	221 31	371 80	544 70	24 46	402 56	675 00	929 59
30	49	115 10	193 61	276 02	9 74	225 94	379 19	555 22	24 47	402 51	674 85	929 50
31	93	119 86	201 04	285 90	10 17	230 67	386 75	565 89	24 49	402 47	674 70	929 41
32	1 39	124 83	208 72	296 09	10 61	235 52	394 45	576 71	24 51	402 43	674 53	929 30
33	1 85	130 01	216 66	306 33	11 05	240 49	402 30	587 67	24 52	402 41	674 36	929 19
34	2 35	135 40	224 86	316 86	11 51	245 58	410 27	598 74	24 55	402 42	674 19	929 05
35	2 88	141 01	233 28	327 58	12 00	250 78	418 33	609 92	24 59	402 45	674 00	928 91
36	3 42	146 83	241 92	338 48	12 48	256 10	426 48	621 18	24 62	402 51	673 78	928 74
37	4 00	152 86	250 76	349 53	12 99	261 51	434 69	632 51	24 67	402 59	673 54	928 56
38	4 58	159 11	259 79	360 72	13 50	267 01	442 94	643 89	24 72	402 70	673 27	928 35
39	5 21	165 57	269 01	372 04	14 04	272 59	451 22	655 30	24 78	402 84	672 96	928 12
40	5 86	172 20	278 40	383 47	14 58	278 23	459 51	666 72	24 85	402 98	672 61	927 86
41	6 55	179 01	287 94	394 98	15 16	283 90	467 78	678 13	24 95	403 14	672 20	927 57
42	7 26	185 96	297 61	406 55	15 75	289 58	475 99	689 50	25 05	403 28	671 74	927 24
43	8 02	193 06	307 40	418 11	16 36	295 26	484 15	700 83	25 18	403 41	671 20	926 87
44	8 79	200 28	317 29	429 75	16 97	300 91	492 21	712 08	25 31	403 53	670 58	926 46
45	9 61	207 62	327 27	441 35	17 62	306 52	500 15	723 24	25 48	403 62	669 88	925 96
46	10 44	215 06	337 30	452 90	18 26	312 06	507 94	734 27	25 64	403 67	669 08	925 45
47	11 31	222 59	347 39	464 37	18 92	317 53	515 55	745 16	25 82	403 70	668 17	924 86
48	12 20	230 21	357 49	475 73	19 58	322 91	522 96	755 98	26 02	403 69	667 15	924 20
49	13 09	237 91	367 62	486 96	20 23	328 19	530 15	766 41	26 21	403 66	666 01	923 46
50	14 00	245 69	377 76	498 04	20 89	333 37	537 10	776 73	26 41	403 61	664 75	922 64
51	14 93	253 55	387 88	508 93	21 54	338 43	543 77	786 82	26 62	403 55	663 36	921 72
52	15 88	261 47	397 96	519 63	22 21	343 37	550 14	796 67	26 85	403 49	661 83	920 71
53	16 86	269 44	407 97	530 19	22 88	348 18	556 18	806 28	27 11	403 43	660 17	919 58
54	17 85	277 46	417 87	540 68	23 56	352 85	561 84	815 69	27 38	403 37	658 33	918 35
55	18 87	285 50	427 64	551 19	24 24	357 37	567 10	824 93	27 67	403 33	656 29	916 95
56	19 90	293 53	437 25	561 83	24 96	361 70	571 90	834 01	27 99	403 27	654 02	915 40
57	20 96	301 54	446 70	572 69	25 68	365 84	576 22	842 97	28 34	403 20	651 47	913 78
58	22 04	309 50	456 02	583 83	26 34	369 75	580 04	851 80	28 72	403 08	648 63	911 88
59	23 13	317 35	465 32	595 28	27 06	373 40	583 41	860 49	29 12	402 88	645 53	909 88
60	24 23	325 10	474 71	607 12	27 78	376 77	586 39	869 06	29 55	402 60	642 12	907 85

*Cash or Loan Values on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
15	$14 51	$67 79	$110 45	$160 03	$36 57	$173 16	$285 55	$419 88	$92 25	$408 38	$676 46	$930 27
16	15 08	70 37	114 60	165 97	37 24	176 29	290 67	427 36	92 26	408 33	676 39	930 24
17	15 66	73 05	118 92	172 13	37 94	179 51	295 94	435 04	92 25	408 28	676 31	930 21
18	16 27	75 84	123 41	178 52	38 65	182 83	301 36	442 95	92 24	408 22	676 23	930 18
19	16 90	78 74	128.08	185 15	39 38	186 25	306 94	451 07	92 23	408 16	676 15	930 14
20	17 56	81 76	132 94	192 04	40 13	189 76	312 68	459 42	92 22	408 10	676 06	930 10
21	18 22	84 91	138 00	199 17	40 90	193 38	318 58	468 00	92 20	408 03	675 96	930 06
22	18 94	88 20	143 26	206 58	41 70	197 11	324 65	476 80	92 19	407 97	675 87	930 02
23	19 69	91 64	148 74	214 27	42 52	200 95	330 89	485 83	92 19	407 91	675 77	929 97
24	20 47	95 21	154 43	222 25	43 38	204 89	337 29	495 10	92 19	407 85	675 66	929 92
25	21 29	98 94	160 36	230 50	44 25	208 95	343 86	504 59	92 19	407 79	675 54	929 87
26	22 14	102 83	166 50	239 05	45 15	213 12	350 59	514 30	92 19	407 73	675 42	929 81
27	23 03	106 88	172 90	247 87	46 08	217 40	357 49	524 23	92 19	407 67	675 29	929 74
28	23 96	111 11	179 54	256 99	47 03	221 80	364 56	534 37	92 20	407 62	675 15	929 67
29	24 94	115 51	186 44	266 38	48 02	226 31	371 80	544 70	92 21	407 56	675 00	929 59
30	25 96	120 10	193 61	276 02	49 03	230 94	379 19	555 22	92 24	407 51	674 85	929 51
31	27 02	124 86	201 04	285 90	50 08	235 67	386 75	565 89	92 27	407 47	674 70	929 41
32	28 14	129 83	208 72	296 00	51 14	240 52	394 45	576 71	92 30	407 44	674 53	929 30
33	29 30	135 01	216 66	306 33	52 26	245 49	402 30	587 67	92 35	407 41	674 36	929 19
34	30 53	140 40	224 86	316 86	53 39	250 58	410 27	598 74	92 41	407 42	674 19	929 05
35	31 81	146 01	233 28	327 58	54 56	255 78	418 33	609 92	92 50	407 45	674 00	928 91
36	33 14	151 83	241 92	338 48	55 75	261 10	426 48	621 18	92 58	407 51	673 78	928 74
37	34 53	157 86	250 76	349 53	56 98	266 51	434 69	632 51	92 70	407 59	673 54	928 56
38	35 97	164 11	259 79	360 72	58 25	272 01	442 94	643 89	92 82	407 70	673 27	928 35
39	37 50	170 57	269 01	372 04	59 55	277 59	451 23	655 30	92 99	407 84	672 96	928 12
40	39 08	177 20	278 40	383 47	61 11	283 23	459 51	666 72	93 19	407 98	672 61	927 86
41	40 75	184 01	287 94	394 98	62 85	288 90	467 78	678 13	93 44	408 14	672 21	927 57
42	42 49	190 96	297 61	406 55	64 62	294 58	475 99	689 50	93 72	408 28	671 74	927 24
43	44 30	198 06	307 40	418 14	66 44	300 26	484 15	700 83	94 04	408 41	671 20	926 86
44	46 16	205 28	317 29	429 75	68 29	305 91	492 20	712 08	94 38	408 53	670 58	926 45
45	48 10	212 62	327 27	441 35	70 17	311 52	500 15	723 24	94 78	408 62	669 88	925 98
46	50 08	220 06	337 30	452 90	72 07	317 06	507 94	734 27	95 19	408 68	669 08	925 45
47	52 10	227 59	347 39	464 37	73 97	322 53	515 55	745 16	95 61	408 70	668 17	924 86
48	54 16	235 21	357 49	475 73	75 86	327 91	522 96	755 88	96 04	408 69	667 15	924 20
49	56 24	242 91	367 62	486 96	77 73	333 19	530 15	766 41	96 48	408 66	666 01	923 46
50	58 37	250 69	377 76	498 04	79 61	338 37	537 10	776 73	96 94	408 61	664 75	922 64
51	60 68	258 55	387 88	508 93	81 49	343 43	543 77	786 82	97 45	408 55	663 36	921 72
52	63 45	266 47	397 96	519 63	83 37	348 37	550 14	796 67	98 00	408 49	661 83	920 70
53	66 28	274 44	407 97	530 19	85 27	353 18	556 18	806 28	98 59	408 43	660 17	919 58
54	69 15	282 46	417 87	540 68	87 16	357 85	561 84	815 69	99 22	408 37	658 33	918 33
55	72 08	290 50	427 64	551 19	89 06	362 37	567 10	824 93	99 92	408 33	656 29	916 95
56	75 06	298 53	437 25	561 83	90 97	366 70	571 90	834 01	100 68	408 27	654 02	915 42
57	78 09	306 54	446 70	572 69	92 90	370 84	576 22	842 97	101 51	408 20	651 47	913 73
58	81 15	314 50	456 02	583 83	94 83	374 75	580 04	851 80	102 40	408 08	648 63	911 88
59	84 24	322 36	465 32	595 28	96 75	378 40	583 41	860 49	103 34	407 88	645 53	909 83
60	87 35	330 10	474 71	607 12	98 68	381 77	586 39	869 06	104 35	407 60	642 22	907 58

*Loan Values during any year will be amount secured by Cash Surrender Value at end of Year.

Cash or Loan Values on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life (Endowment at 85) at end of				20-Premiums Life (Endowment at 85) at end of				20 Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
21	$13 78	$70 36	$119 88	$178 10	$30 97	$160 47	$277 52	$420 32	$89 24	$387 67	$661 15	$926 18
22	14 37	73 34	124 88	185 35	31 66	164 01	283 54	429 82	88 94	387 42	660 95	926 12
23	15 00	76 46	130 09	192 88	32 38	167 66	289 76	438 59	88 64	387 16	660 74	926 04
24	15 65	79 71	135 52	200 72	33 12	171 42	296 16	448 14	88 33	386 89	660 51	925 95
25	16 32	83 11	141 19	208 85	33 88	175 30	302 76	457 95	88 01	386 62	660 27	925 88
26	17 04	86 67	147 08	217 30	34 68	179 31	309 55	468 04	87 68	386 34	660 02	925 79
27	17 78	90 39	153 24	226 05	35 50	183 45	316 54	478 39	87 34	386 06	659 77	925 70
28	18 56	94 28	159 65	235 11	36 34	187 71	323 72	489 00	86 99	385 77	659 49	925 59
29	19 39	98 34	166 34	244 48	37 22	192 10	331 11	499 86	86 65	385 47	659 21	925 48
30	20 25	102 58	173 29	254 12	38 13	196 61	338 69	510 95	86 29	385 17	658 92	925 34
31	21 15	107 00	180 52	264 02	39 06	201 25	346 46	522 25	85 93	384 87	658 62	925 23
32	22 09	111 63	188 02	274 19	40 01	206 03	354 42	533 74	85 56	384 57	658 30	925 09
33	23 09	116 47	195 81	284 61	41 02	210 94	362 54	545 43	85 20	384 29	657 98	924 95
34	24 14	121 52	203 86	295 27	42 05	215 98	370 84	557 29	84 83	384 02	657 65	924 78
35	25 28	126 77	212 15	306 16	43 11	221 15	379 26	569 30	84 46	383 76	657 29	924 57
36	26 36	132 26	220 68	317 26	44 20	226 45	387 79	581 46	84 10	383 52	656 91	924 36
37	27 56	137 96	229 44	328 67	45 32	231 87	396 43	593 73	83 74	383 31	656 50	924 13
38	28 81	143 88	238 42	340 07	46 48	237 40	405 15	606 10	83 39	383 12	656 05	923 88
39	30 13	150 02	247 62	351 76	47 67	243 03	413 93	618 57	83 06	382 94	655 56	923 60
40	31 52	156 34	257 01	363 62	48 92	248 73	422 74	631 10	82 75	382 77	655 01	923 28
41	32 97	162 84	266 59	375 62	50 20	254 48	431 57	643 68	82 46	382 60	654 41	922 93
42	34 49	169 49	276 34	387 76	51 51	260 25	440 39	656 28	82 19	382 41	653 74	922 54
43	36 07	176 30	286 24	400 01	52 86	266 03	449 17	668 89	81 95	382 19	652 99	922 11
44	37 71	183 27	296 32	412 39	54 23	271 81	457 93	681 49	81 73	381 96	652 16	921 62
45	39 41	190 36	306 53	424 88	55 63	277 56	466 54	694 06	81 52	381 69	651 23	921 08
46	41 16	197 59	316 88	437 46	57 04	283 27	475 06	706 58	81 34	381 39	650 20	920 48
47	42 94	204 94	327 35	450 15	58 45	288 92	483 45	719 03	81 16	381 05	649 05	919 81
48	44 76	212 43	337 96	462 94	59 85	294 50	491 67	731 39	80 98	380 68	647 79	919 06
49	46 62	220 06	348 72	475 85	61 25	300 02	499 73	743 66	80 83	380 30	646 41	918 24
50	48 53	227 85	359 63	488 92	62 66	305 46	507 58	755 83	80 70	379 91	644 91	917 32
51	50 50	235 78	370 68	502 20	64 09	310 82	515 21	767 90	80 61	379 52	643 28	916 32
52	52 52	243 85	381 89	515 76	65 51	316 08	582 60	779 88	80 56	379 12	641 51	915 19
53	54 59	252 08	393 27	529 77	66 95	321 23	529 71	791 82	80 55	378 73	639 59	913 95
54	56 71	260 47	404 83	544 48	68 39	326 29	536 53	803 81	80 59	378 36	637 49	912 58
55	58 89	269 04	416 62	560 19	69 84	331 23	543 03	815 92	80 69	378 00	635 20	911 09
56	61 15	277 77	428 70	577 31	71 32	336 03	549 19	828 27	80 85	377 64	632 66	909 48
57	63 46	286 68	441 17	596 32	72 81	340 68	554 98	840 99	81 08	377 26	629 83	907 69
58	65 83	295 79	454 22	617 86	74 30	345 15	560 45	854 24	81 36	376 83	626 70	905 73
59	68 25	305 13	468 17	642 76	75 80	349 43	565 69	868 21	81 70	376 34	623 29	903 57
60	70 75	314 75	483 39	672 26	77 31	353 52	570 80	883 22	82 10	375 76	619 67	900 91

*CASH OR LOAN VALUES.

Guaranteed on Participating Policies of $1,000 Each.

Age at Issue	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

*Cash or Loan Values end of 5th year and annually thereafter are the entire American 4 per cent reserve. See Index for Reserve Tables.

Cash or Loan Values on $1,000 Participating Policies

[illegible]

Cash Values on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	19 Years
15	$15	$ 25	$ 67	$110	$160	$37	$ 68	$173	$285	$419	$56	$175	$408	$676	$930
16	16	26	70	114	165	38	70	176	290	427	56	175	408	676	930
17	16	27	73	118	172	38	71	179	295	435	56	175	408	676	930
18	17	28	75	123	178	39	73	182	301	442	56	175	408	676	930
19	17	30	78	128	185	40	75	186	306	451	56	175	408	676	930
20	18	31	81	132	192	41	76	189	312	459	56	175	408	676	930
21	19	32	84	138	199	41	78	193	318	468	56	175	408	675	930
22	19	33	88	143	206	42	80	197	324	476	56	175	407	675	930
23	20	34	91	148	214	43	81	200	330	485	56	175	407	675	929
24	21	36	95	154	222	44	83	204	337	495	56	175	407	675	929
25	22	37	98	160	230	45	85	208	343	504	56	175	407	675	929
26	23	39	102	166	239	46	87	213	350	514	56	175	407	675	929
27	24	40	106	172	247	47	89	217	357	524	56	175	407	675	929
28	24	42	111	179	256	48	91	221	364	534	56	175	407	675	929
29	25	43	115	186	266	49	93	226	371	544	56	175	407	675	929
30	26	45	120	193	276	50	95	230	379	555	56	175	407	674	929
31	28	48	124	201	285	51	97	235	386	565	56	175	407	674	929
32	29	50	129	208	296	52	100	240	394	576	56	175	407	674	929
33	30	52	135	216	306	53	102	245	402	587	56	175	407	674	929
34	31	55	140	224	316	54	105	250	410	598	56	175	407	674	929
35	32	58	146	233	327	55	107	255	418	609	56	175	407	674	928
36	34	60	151	241	338	56	110	261	426	621	56	175	407	673	928
37	35	63	157	250	349	57	112	266	434	632	56	175	407	673	928
38	36	66	164	259	360	59	115	272	442	643	56	176	407	673	928
39	38	70	170	269	372	60	118	277	451	655	56	176	407	672	928
40	40	73	177	278	383	62	120	283	459	666	56	176	407	672	927
41	41	77	184	287	394	63	123	288	467	678	57	177	408	672	927
42	43	80	190	297	406	65	126	294	475	689	57	177	408	671	927
43	45	84	198	307	418	67	129	300	484	700	57	177	408	671	926
44	47	88	205	317	429	69	132	305	492	712	57	178	408	670	926
45	49	92	212	327	441	71	135	311	500	723	58	178	408	669	925
46	51	96	220	337	452	73	138	317	507	734	58	179	408	669	925
47	53	100	227	347	464	74	141	322	515	745	58	179	408	668	924
48	55	104	235	357	475	76	144	327	522	755	59	180	408	667	924
49	57	108	242	367	486	78	147	333	530	766	59	180	408	666	923
50	59	112	250	377	498	80	150	338	537	776	59	181	408	664	922
51	61	117	258	387	508	82	153	343	543	786	60	181	408	663	921
52	64	121	266	397	519	84	156	348	550	796	60	182	408	661	920
53	67	126	274	407	530	86	159	353	556	806	60	183	408	660	919
54	70	130	282	417	540	88	162	357	561	815	61	183	408	658	918
55	73	135	290	427	551	90	165	362	567	824	61	184	408	656	916
56	76	140	298	437	561	91	168	366	571	834	62	185	408	654	915
57	79	145	306	446	572	93	171	370	576	842	63	186	408	651	913
58	82	149	314	456	583	95	174	374	580	851	63	187	408	648	911
59	85	154	322	465	595	97	177	378	583	860	64	188	407	645	909
60	88	159	330	474	607	99	179	381	586	869	65	190	407	642	907
61	91	164	337	484	619	....	....	....	....	....	....	....	....	....	....
62	94	169	345	494	631	....	....	....	....	....	....	....	....	....	....
63	97	174	352	504	644	....	....	....	....	....	....	....	....	....	....
64	100	178	359	515	658	....	....	....	....	....	....	....	....	....	....
65	103	183	367	526	673	....	....	....	....	....	....	....	....	....	....

Cash or Loan Values on $1,000 Nonparticipating Policies

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$ 9	$24	$67	$118	$182	$26	$59	$155	$272	$419	$84	$161	$383	$656	$925
22	10	26	70	123	190	26	61	158	278	428	84	161	382	656	925
23	11	27	73	128	197	27	62	162	284	437	84	160	382	656	925
24	12	29	77	134	205	28	64	166	290	446	84	160	382	656	925
25	13	31	81	140	214	29	66	171	297	456	84	160	382	656	925
26	14	32	85	146	222	30	68	175	304	466	84	160	382	656	925
27	15	34	88	152	231	31	69	179	311	476	83	160	382	656	925
28	16	35	92	159	240	32	71	183	318	487	83	160	382	656	925
29	17	38	97	166	250	33	73	188	326	498	83	160	382	655	924
30	18	40	102	174	259	35	76	192	334	508	83	160	382	655	924
31	19	42	106	181	269	36	78	197	342	519	83	160	382	655	924
32	20	44	111	188	279	37	80	202	350	531	83	159	382	655	924
33	21	46	116	196	290	38	82	207	358	543	82	159	381	655	924
34	22	48	121	205	301	39	84	212	366	554	82	159	381	655	924
35	24	51	127	214	311	40	87	218	375	566	82	159	381	655	924
36	25	53	132	222	322	42	89	223	384	578	82	159	381	655	923
37	26	56	138	231	334	43	91	229	392	590	82	159	381	655	923
38	27	59	144	240	345	44	94	234	401	602	82	159	381	654	923
39	29	61	150	249	357	45	96	240	409	615	82	159	381	654	923
40	31	64	157	259	368	47	99	246	419	627	82	159	381	654	922
41	33	67	164	268	380	49	102	252	428	639	81	159	381	653	922
42	34	71	170	278	392	50	105	258	436	652	81	159	381	653	922
43	36	74	177	288	404	51	107	263	445	664	81	159	381	652	921
44	38	77	184	298	416	53	110	269	454	676	81	159	381	651	921
45	40	81	191	308	428	55	113	275	463	688	81	160	381	651	921
46	42	85	198	318	440	57	116	281	471	700	81	160	381	650	920
47	43	88	206	328	452	58	119	287	479	712	81	160	381	649	920
48	45	91	213	338	463	59	122	292	487	724	81	160	381	648	919
49	47	95	220	348	475	61	124	298	495	736	81	160	380	646	918
50	49	98	227	358	486	62	127	303	503	747	81	160	380	645	917
51	51	102	235	368	498	63	130	308	510	758	81	160	380	643	916
52	52	106	242	378	509	65	132	313	517	769	81	160	379	642	915
53	54	110	250	388	520	66	135	318	523	780	81	160	379	640	914
54	56	113	257	398	530	68	137	323	529	790	81	161	378	638	913
55	58	117	265	407	541	69	140	327	535	800	81	161	378	635	911
56	60	121	272	417	552	70	142	332	540	811	81	161	378	633	909
57	62	125	280	426	564	72	145	336	545	821	81	162	377	630	908
58	65	129	287	435	575	73	147	340	550	831	81	162	377	627	906
59	67	133	294	444	587	75	150	344	554	840	82	163	376	623	903
60	69	137	302	453	599	76	152	347	557	850	82	164	376	620	901

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	19 Years.
16	.....	.....	.....	.....	$20 48	$171 29	$290 67	$427 36	$60 20	$403 33	676 38	930 24
17	.....	.....	.....	.....	21 06	174 51	295 94	435 04	60 20	403 27	676 31	930 21
18	.....	.....	.....	.....	21 64	177 83	301 36	442 95	60 20	403 22	676 24	930 18
19	.....	.....	.....	.....	22 24	181 25	306 94	451 07	60 19	403 16	676 15	930 14
20	.....	.....	.....	.....	22 86	184 76	312 68	459 42	60 18	403 10	676 06	930 10
21	$4 95	$79 91	$138 00	$199 17	23 49	188 38	318 58	468 00	60 17	403 03	675 96	930 06
22	5 54	83 20	143 26	206 58	24 14	192 11	324 65	476 80	60 16	402 97	675 87	930 02
23	6 15	86 64	148 74	214 27	24 82	195 95	330 89	485 83	60 16	402 91	675 77	929 97
24	6 80	90 21	154 43	222 25	25 52	199 89	337 29	495 10	60 16	402 85	675 66	929 92
25	7 47	93 94	160 36	230 50	26 24	203 95	343 86	504 58	60 16	402 79	675 54	929 87
26	8 17	97 83	166 50	239 05	26 97	208 12	350 59	514 30	60 16	402 73	675 42	929 81
27	8 90	101 88	172 90	247 87	27 74	212 40	357 49	524 23	60 17	402 67	675 28	929 74
28	9 67	106 11	179 54	256 99	28 52	216 80	364 56	534 37	60 18	402 62	675 15	929 67
29	10 47	110 51	186 44	266 38	29 33	221 31	371 80	544 70	60 18	402 56	675 00	929 59
30	11 31	115 10	193 61	276 02	30 17	225 94	379 19	555 22	60 21	402 51	674 85	929 50
31	12 19	119 86	201 04	285 90	31 03	230 67	386 75	565 89	60 23	402 47	674 70	929 41
32	13 11	124 83	208 72	296 00	31 91	235 52	394 45	576 71	60 26	402 43	674 53	929 30
33	14 06	130 01	216 66	306 33	32 81	240 49	402 30	587 67	60 29	402 41	674 36	929 19
34	15 08	135 40	224 86	316 86	33 75	245 58	410 27	598 74	60 34	402 42	674 19	929 05
35	16 13	141 01	233 28	327 58	34 72	250 78	418 33	609 92	60 40	402 45	674 00	928 91
36	17 23	146 83	241 92	338 48	35 71	256 10	426 48	621 18	60 47	402 51	673 78	928 74
37	18 38	152 86	250 76	349 53	36 72	261 51	434 69	632 51	60 55	402 59	673 54	928 56
38	19 57	159 11	259 79	360 72	37 77	267 01	442 94	643 89	60 64	402 70	673 27	928 35
39	20 83	165 57	269 01	372 04	38 84	272 59	451 22	655 30	60 76	402 84	672 96	928 12
40	22 14	172 20	278 40	383 47	39 95	278 23	459 51	666 72	60 90	402 98	672 61	927 86
41	23 53	179 01	287 94	394 98	41 10	283 90	467 78	678 13	61 08	403 14	672 20	927 57
42	24 97	185 96	297 61	406 55	42 29	289 58	475 99	689 50	61 28	403 28	671 74	927 24
43	26 47	193 06	307 40	418 14	43 50	295 26	484 15	700 83	61 51	403 41	671 20	926 87
44	28 03	200 28	317 29	429 75	44 74	300 91	492 21	712 08	61 77	403 53	670 58	926 45
45	29 65	207 62	327 27	441 35	46 00	306 52	500 15	723 24	62 05	403 62	669 88	925 98
46	31 32	215 06	337 30	452 90	47 28	312 06	507 94	734 27	62 36	403 67	669 08	925 45
47	33 03	222 59	347 39	464 37	48 58	317 53	515 55	745 16	62 69	403 70	668 17	924 86
48	34 77	230 21	357 49	475 73	49 87	322 91	522 96	755 88	63 02	403 69	667 15	924 20
49	36 53	237 91	367 62	486 96	51 15	328 19	530 15	766 41	63 36	403 66	666 01	923 46
50	38 33	245 69	377 76	498 04	52 42	333 37	537 10	776 73	63 71	403 61	664 75	922 64
51	40 17	253 55	387 88	508 93	53 71	338 43	543 77	786 82	64 10	403 55	663 36	921 72
52	42 05	261 47	397 96	519 63	55 01	343 37	550 14	796 67	64 52	403 49	661 83	920 71
53	43 97	269 44	407 97	530 19	56 31	348 18	556 18	806 28	64 96	403 43	660 17	919 58
54	45 92	277 46	417 87	540 68	57 61	352 85	561 84	815 69	65 45	403 37	658 33	918 33
55	47 91	285 50	427 64	551 19	58 93	357 37	567 10	824 93	65 98	403 33	656 29	916 95
56	49 94	293 53	437 25	561 83	60 25	361 70	571 90	834 01	66 55	403 27	654 02	915 42
57	52 01	301 54	446 70	572 69	61 60	365 84	576 22	842 97	67 18	403 20	651 47	913 73
58	54 11	309 50	456 02	583 83	62 96	369 75	580 04	851 80	67 85	403 08	648 63	911 88
59	56 23	317 35	465 32	595 28	64 32	373 40	583 41	860 49	68 57	402 88	645 53	909 83
60	58 37	325 10	474 71	607 12	65 68	376 77	586 39	869 06	69 34	402 60	642 22	907 [illegible]

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
16	...	...	...	...	...	$17	$47	$		$377	$66	$143	$376	$655	$925
17		...	...	...	...	18	48			385	66	142	376	655	924
18	...	...	...	...		18	50			393	66	142	376	654	924
19	...	...	...	...	...	19	51			401	65	142	376	654	924
20	$10	$23	$67	$114	$169	20	52			410	65	142	376	654	924
21	10	25	69	118	176	20	54			418	65	141	376	654	924
22	11	26	72	123	183	21	55			427	64	141	375	654	924
23	11	27	75	129	191	22	57			436	64	141	375	654	924
24	12	28	79	134	198	22	58			446	64	141	375	654	924
25	12	30	82	139	206	23	60			456	64	140	375	654	924
26	13	31	85	145	215	24	61			466	63	140	375	654	924
27	14	32	89	151	223	25	63			476	63	140	375	654	924
28	14	34	93	158	232	26	65			486	62	139	375	653	924
29	15	36	97	164	242	26	66			497	62	139	375	653	924
30	16	37	101	171	251	27	68			508	62	140	375	653	924
31	17	39	106	178	261	28	70			519	61	140	375	653	924
32	18	41	110	186	271	29	72			531	62	140	375	653	923
33	19	43	115	193	281	30	74			542	62	140	375	653	923
34	20	45	120	201	291	31	76			554	62	140	375	652	923
35	21	47	125	209	302	32	78			566	62	140	375	652	923
36	22	49	130	218	313	33	81			578	62	140	375	652	923
37	23	52	136	226	324	34	83			590	62	140	375	652	923
38	24	54	142	235	335	36	85			602	62	140	375	651	922
39	25	57	148	244	346	37	88			614	62	140	375	651	922
40	26	59	154	253	358	38	90			626	62	141	375	651	922
41	28	62	160	262	369	39	93			639	62	141	376	650	923
42	29	65	167	272	381	41	95			651	63	141	376	650	921
43	31	68	173	281	392	42	98			663	63	142	376	649	921
44	32	71	180	291	404	[illegible]	101			676	63	142	376	649	920
45	[illegible]	75	187	301	416	45	103			688	63	142	376	648	920
46	36	78	194	311	427	46	106			700	64	143	376	647	919
47	37	81	201	321	439	47	109			712	64	143	376	646	919
48	39	85	208	330	450	49	111			724	64	144	376	645	918
49	41	88	215	340	462	50	114			735	64	144	376	[illegible]	917
50	43	92	223	350	473	52	116			746	65	144	376	642	916
51	45	96	230	360	484	53	119			758	65	145	376	641	[illegible]
52	47	99	238	370	495	54	122			769	65	145	376	639	[illegible]
53	48	103	245	380	505	56	124			779	66	146	375	637	[illegible]
54	50	107	253	390	516	57	127			790	66	147	375	635	[illegible]
55	53	111	261	400	527	58	130			800	67	147	375	633	[illegible]
56	55	115	268	409	537	...	...			...	...	...	...	...	...
57	57	119	276	419	548	...	...			...	...	...	...	...	...
58	59	123	283	428	560	...	...			...	...	...	...	...	...
59	61	127	291	437	571	...	...			...	...	...	...	...	...
60	63	131	298	446	584	...	...			...	...	...	...	...	...

Cash or Loan Values on $1,000 Participating Policies.

Cash or Loan Values on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$ 8	$23	$ 65	$114	$169	$ 20	$ 53	$151	$270	$410	$ 61	$141	$371	$654	$924
21	8	24	67	118	176	20	55	154	276	418	61	141	371	654	924
22	9	25	70	123	183	21	56	158	282	427	61	141	370	654	924
23	9	26	73	129	191	22	58	161	288	436	61	140	370	654	924
24	10	28	77	134	198	22	59	165	294	446	61	140	370	654	924
25	11	29	80	139	206	23	61	169	301	456	61	140	370	654	924
26	11	30	83	145	215	24	62	173	308	466	61	140	370	654	924
27	12	32	87	151	223	25	64	177	315	476	61	140	370	654	924
28	13	34	91	158	232	26	66	181	322	486	61	140	370	653	924
29	14	35	95	164	242	26	67	186	329	497	61	140	370	653	924
30	15	37	99	171	251	27	69	190	337	508	61	141	370	653	924
31	15	39	104	178	261	28	71	195	344	519	61	141	370	653	924
32	16	41	108	186	271	29	73	199	352	531	62	141	370	653	923
33	17	43	113	193	281	30	75	204	360	542	62	141	370	653	923
34	18	45	118	201	291	31	77	209	368	554	62	141	370	652	923
35	19	47	123	209	302	32	79	214	377	566	62	141	370	652	923
36	21	49	128	218	313	33	82	220	385	578	62	141	370	652	923
37	22	52	134	226	324	34	84	225	394	590	62	141	370	652	923
38	23	54	140	235	335	36	86	231	402	602	62	141	370	651	923
39	24	57	146	244	346	37	89	236	411	614	62	141	370	651	922
40	26	60	152	253	358	38	91	242	420	626	62	142	370	651	922
41	27	63	158	262	369	39	94	247	428	639	62	142	371	650	922
42	29	66	165	272	381	41	96	253	437	651	63	142	371	650	921
43	30	69	171	281	392	42	99	259	446	663	63	143	371	649	921
44	32	72	178	291	404	43	102	264	454	676	63	143	371	649	920
45	33	75	185	301	416	45	104	270	463	688	63	143	371	648	920
46	35	78	192	311	427	46	107	276	471	700	64	144	371	647	919
47	37	82	199	321	439	47	110	281	479	712	64	144	371	646	919
48	39	85	206	330	450	49	112	287	487	724	64	145	371	645	918
49	40	89	213	340	462	50	115	292	495	735	64	145	371	644	917
50	42	92	221	350	473	52	117	297	502	746	65	145	371	642	916
51	44	96	228	360	484	53	120	302	509	758	65	146	371	641	915
52	46	100	236	370	495	54	123	307	516	769	65	146	371	639	914
53	48	103	243	380	505	56	125	312	523	779	66	147	370	637	913
54	50	107	251	390	516	57	128	317	529	790	66	148	370	635	912
55	52	111	259	400	527	58	130	322	535	800	67	148	370	633	910
56	54	115	266	409	537	....	....	....	....	....	....	....	....	....	....
57	56	119	274	419	548	....	....	....	....	....	....	....	....	....	....
58	58	123	281	428	560	....	....	....	....	....	....	....	....	....	....
59	61	127	289	437	571	....	....	....	....	....	....	....	....	....	....
60	63	131	296	446	584	....	....	....	....	....	....	....	....	....	....
61	65	135	303	456	596	....	....	....	....	....	....	....	....	....	....
62	67	139	310	466	609	....	....	....	....	....	....	....	....	....	....
63	69	143	317	476	622	....	....	....	....	....	....	....	....	....	....
64	71	147	325	487	636	....	....	....	....	....	....	....	....	....	....
65	74	151	332	499	652	....	....	....	....	....	....	....	....	....	....

CASH OR LOAN VALUES

Age at Issue	Ordinary Life at end of 3 Years	10 Years	15 Years	20 Years		20-Year Endowment at end of 1 Year
20	$15	$ 75	$127	$186	[illegible]	$9
21	16	78	132	193		9
22	16	81	137	200		9
23	17	84	142	208		9
24	17	88	147	216		9
25	18	91	153	224		9
26	19	95	159	232		9
27	20	99	165	241		9
28	20	102	172	250		9
29	21	107	178	259		9
30	22	111	[illegible]	268		9
31	23	115	192	278		9
32	24	120	200	288		9
33	25	125	207	298		9
34	26	130	215	308		9
35	27	135	223	319		9
36	28	140	232	329		9
37	30	146	240	340		9
38	31	152	249	351		9
39	32	158	258	362		9
40	34	164	267	374		9
41	35	170	276	385		9
42	36	177	285	396		9
43	38	183	295	407		9
44	40	190	304	419		9
45	41	197	314	430		9
46	43	204	323	441		9
47	45	211	333	453		9
48	47	218	343	464		9
49	48	225	353	475		9
50	50	232	362	486		9
51	52	240	372	496		9
52	54	247	382	507		9
53	56	254	392	517		9
54	58	262	401	528		9
55	60	269	411	538		9
56	62	277	420	[illegible]		
57	64	284	429	559		
58	66	292	438	570		
59	68	299	447	581		
60	71	306	456	593		
61	73	313	465	605		

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowmen at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
18	$20 33	$75 84	123 41	178 52	$48 31	182 84	301 36	442 95	107 24	408 22	676 23	930
19	21 11	78 74	128 08	185 15	49 22	186 25	306 94	451 07	107 23	408 16	676 15	930
20	21 94	81 76	132 94	192 04	50 16	189 76	312 68	459 42	107 22	408 10	676 06	930
21	22 78	84 91	138 00	199 17	51 12	193 38	318 58	468 00	107 20	408 03	675 96	930
22	23 68	88 20	143 26	206 58	52 12	197 11	324 65	476 80	107 19	407 97	675 87	930
23	24 61	91 64	148 74	214 27	53 15	200 95	330 89	485 83	107 19	407 91	675 77	929
24	25 59	95 21	154 43	222 25	54 22	204 89	337 29	495 10	107 19	407 85	675 66	929
25	26 61	98 94	160 36	230 50	55 31	208 95	343 86	504 59	107 19	407 79	675 54	929
26	27 68	102 83	166 50	239 05	56 44	213 12	350 59	514 30	107 19	407 73	675 42	929
27	28 79	106 88	172 90	247 87	57 60	217 40	357 49	524 23	107 19	407 67	675 28	929
28	29 95	111 11	179 54	256 99	58 79	221 80	364 56	534 37	107 20	407 62	675 15	929
29	31 17	115 51	186 44	266 38	60 02	226 31	371 80	544 70	107 21	407 56	675 00	929
30	32 45	120 10	193 61	276 02	61 29	230 94	379 19	555 22	107 24	407 51	674 85	929
31	33 78	124 86	201 04	285 90	62 60	235 67	386 75	565 89	107 27	407 47	674 70	929
32	35 17	129 83	208 72	296 00	63 93	240 52	394 45	576 71	107 30	407 43	674 53	929
33	36 63	135 01	216 66	306 33	65 32	245 49	402 30	587 67	107 35	407 41	674 36	929
34	38 16	140 40	224 86	316 86	66 74	250 58	410 27	598 74	107 41	407 42	674 19	929
35	39 76	146 01	233 28	327 58	68 20	255 78	418 33	609 92	107 50	407 45	674 00	928
36	41 42	151 83	241 92	338 48	69 69	261 10	426 48	621 18	107 58	407 51	673 78	928
37	43 16	157 86	250 76	349 53	71 23	266 51	434 69	632 51	107 70	407 59	673 54	928
38	44 96	164 11	259 79	360 72	72 81	272 01	442 94	643 89	107 82	407 70	673 27	928
39	46 87	170 57	269 01	372 04	74 44	277 59	451 22	655 30	107 99	407 84	672 96	928
40	48 85	177 20	278 40	383 47	76 11	288 23	459 51	666 72	108 19	407 98	672 61	927
41	50 94	184 01	287 94	394 98	77 85	288 90	467 78	678 13	108 44	408 14	672 20	927
42	53 11	190 96	297 61	406 55	79 62	294 58	475 99	689 50	108 72	408 28	671 74	927
43	55 37	198 06	307 40	418 14	81 44	300 26	484 15	700 83	109 04	408 41	671 20	926
44	57 70	205 28	317 29	429 75	83 29	305 91	492 21	712 08	109 38	408 53	670 58	926
45	60 12	212 62	327 27	441 35	85 17	311 52	500 15	723 24	109 78	408 62	669 88	925
46	62 60	220 06	337 30	452 90	87 07	317 06	507 94	734 27	110 19	408 67	669 08	925
47	65 13	227 59	347 39	464 37	88 97	322 53	515 55	745 16	110 61	408 70	668 17	924
48	67 70	235 21	357 49	475 73	90 86	327 91	522 96	755 88	111 04	408 69	667 15	924
49	70 30	242 91	367 62	486 96	92 73	333 19	530 15	766 41	111 48	408 66	666 01	923
50	72 96	250 69	377 76	498 04	94 61	338 37	537 10	776 73	111 94	408 61	664 75	922
51	75 68	258 55	387 88	508 93	96 49	343 43	543 77	786 82	112 45	408 55	663 36	921
52	78 45	266 47	397 96	519 63	98 37	348 37	550 14	796 67	112 99	408 49	661 83	920
53	81 28	274 44	407 97	530 19	100 27	353 18	556 18	806 28	113 59	408 43	660 17	919
54	84 15	282 46	417 87	540 68	102 16	357 85	561 84	815 69	114 22	408 37	658 33	918
55	87 08	290 50	427 64	551 19	104 06	362 37	567 10	824 93	114 92	408 33	656 29	916
56	90 06	298 53	437 25	561 83	105 97	366 70	571 90	834 01	115 68	408 27	654 02	915
57	93 09	306 54	446 70	572 69	107 90	370 84	576 22	842 97	116 51	408 20	651 47	913
58	96 15	314 50	456 02	583 83	109 83	374 75	580 04	851 80	117 40	408 08	648 63	911
59	99 24	322 35	465 32	595 28	111 75	378 40	583 41	860 49	118 34	407 88	645 53	909
60	102 35	330 10	474 71	607 12	113 68	381 77	586 39	869 06	119 35	407 60	642 22	907
61	105 48	337 69	484 31	619 17	115 62	384 84	589 06	877 42	.....	.....	.....	.....
62	108 64	345 13	494 25	631 56	117 58	387 64	591 53	885 60	.....	.....	.....	.....
63	111 79	352 49	504 62	644 45	119 54	390 26	593 9[illegible]	893 63	.....	.....	.....	.....
64	114 90	359 87	515 47	658 19	121 49	392 84	596 28	901 59	.....	.....	.....	.....
65	117 96	367 43	526 88	673 03	123 43	395 58	598 75	909 51	.....	.....	.....	.....

Cash Values on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$ 6	$27	$67	$114	$170	$15	$63	$156	$271	$410	$43	$166	$388	$661	$926
21	7	28	70	119	177	15	64	160	276	419	42	166	388	661	926
22	7	30	73	124	184	15	66	163	282	428	42	166	387	661	926
23	7	31	76	129	191	16	67	167	289	437	42	165	387	661	926
24	8	32	79	134	199	16	69	171	295	446	41	165	387	661	926
25	8	34	82	140	207	17	70	175	301	456	41	165	387	660	926
26	8	35	86	146	215	17	72	179	308	466	41	164	386	660	926
27	9	37	90	152	224	17	73	183	315	476	41	164	386	660	926
28	9	38	93	158	233	18	75	187	322	487	41	164	386	660	926
29	9	40	97	165	242	18	77	191	330	498	41	163	385	659	925
30	10	42	102	172	252	19	79	196	337	508	41	163	385	659	925
31	10	43	106	179	261	19	81	200	345	520	41	163	385	659	925
32	11	45	111	186	271	20	83	205	353	531	41	162	385	658	925
33	11	47	115	194	281	20	85	210	361	543	41	162	384	658	925
34	12	49	120	202	292	20	87	215	369	554	40	162	384	658	925
35	12	52	125	210	303	21	89	220	377	566	40	162	384	657	925
36	13	54	131	218	313	22	91	225	386	578	40	161	384	657	924
37	13	56	136	227	324	22	93	231	394	590	40	161	383	657	924
38	14	59	142	236	336	23	96	236	403	602	40	161	383	656	924
39	15	61	148	245	347	23	98	242	411	615	40	161	383	656	924
40	15	64	154	254	358	24	101	247	420	627	40	160	383	655	923
41	16	67	161	263	370	24	103	253	429	639	40	160	383	654	923
42	17	70	167	272	381	25	106	259	437	652	40	160	382	654	923
43	18	73	174	282	393	26	108	264	446	664	40	160	382	653	922
44	18	76	181	292	405	26	111	270	455	676	40	160	382	652	922
45	19	80	188	301	416	27	114	276	463	688	40	160	382	651	921
46	20	83	195	311	428	28	116	281	471	700	39	160	381	650	920
47	21	86	202	321	439	29	119	287	479	712	39	160	381	649	920
48	22	90	209	331	451	29	122	292	487	724	39	160	381	648	919
49	23	93	216	341	462	30	124	298	495	736	39	160	380	646	918
50	24	97	223	351	473	31	127	303	503	747	39	160	380	645	917
51	25	100	231	361	484	31	130	308	510	758	40	160	380	643	916
52	25	104	238	371	495	32	132	313	517	769	40	160	379	642	915
53	27	108	246	381	506	33	135	318	523	780	40	160	379	640	914
54	28	112	253	391	516	33	137	323	530	790	40	161	378	638	913
55	29	116	261	400	527	34	140	327	535	800	40	161	378	635	911
56	30	120	269	410	538	35	143	332	541	811	40	161	378	633	909
57	31	124	276	419	549	36	145	336	545	821	40	162	377	630	908
58	32	128	284	428	560	36	148	340	550	831	41	162	377	627	906
59	33	132	291	438	572	37	150	344	553	840	41	163	376	623	903
60	34	136	299	447	584	38	153	347	557	850	42	164	376	620	901

Cash or Loan Values on $1,000 Participating Policies

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years
20	$11	$ 23	$ 67	$114	$170	$24	$ 53	$156	$271	$410	$62	$140	$376	$655	$925
21	11	24	70	119	177	25	55	160	276	419	62	140	376	655	925
22	11	25	73	124	184	25	56	163	282	428	62	140	376	655	925
23	12	26	76	129	191	26	57	167	289	437	62	140	376	655	925
24	12	27	79	134	199	26	59	171	295	446	62	140	376	654	925
25	13	29	82	140	207	27	60	175	301	456	62	140	376	654	925
26	14	30	86	146	215	28	62	179	308	466	62	140	376	654	925
27	14	31	90	152	224	28	63	183	315	476	62	140	376	654	924
28	15	32	93	158	233	29	65	187	322	487	62	140	376	654	924
29	15	34	97	165	242	30	67	191	330	498	62	140	376	654	924
30	16	35	102	172	252	30	69	196	337	508	62	140	376	654	924
31	17	37	106	179	261	31	71	200	345	520	62	140	375	653	924
32	18	38	111	186	271	32	73	205	353	531	62	140	375	653	924
33	18	40	115	194	281	33	75	210	361	543	62	140	375	653	924
34	19	42	120	202	292	33	77	215	369	554	62	140	375	653	924
35	20	44	125	210	303	34	79	220	377	566	62	140	375	653	924
36	21	46	131	218	313	35	81	225	386	578	62	140	376	652	923
37	22	48	136	227	324	36	83	231	394	590	62	140	376	652	923
38	23	50	142	236	336	37	86	236	403	602	62	141	376	652	923
39	24	52	148	245	347	38	88	242	411	615	63	141	376	652	923
40	25	55	154	254	358	39	91	247	420	627	63	141	376	651	922
41	26	57	161	263	370	40	93	253	429	639	63	141	376	651	922
42	27	60	167	272	381	41	96	259	437	652	63	142	576	650	922
43	29	63	174	282	393	42	98	264	446	664	63	142	376	650	921
44	30	66	181	292	405	44	101	270	455	676	63	142	376	649	921
45	31	70	188	301	416	45	104	276	463	688	64	143	376	648	920
46	32	73	195	311	428	47	106	281	471	700	64	143	376	647	920
47	34	76	202	321	439	48	109	287	479	712	64	144	376	646	919
48	35	80	209	331	451	49	112	292	487	724	65	144	376	645	919
49	37	83	216	341	462	51	114	298	495	736	65	144	376	644	918
50	38	87	223	351	473	52	117	303	503	747	65	145	376	643	917
51	40	90	231	361	484	53	120	308	510	758	66	145	376	641	916
52	42	94	238	371	495	55	122	313	517	769	66	146	376	640	915
53	43	98	246	381	506	56	125	318	523	780	66	146	376	638	914
54	45	102	253	391	516	58	127	323	530	790	67	147	376	636	912
55	48	106	261	400	527	59	130	327	535	800	67	148	376	634	911
56	50	110	269	410	538	60	133	332	541	811	68	149	376	631	909
57	52	114	276	419	549	62	135	336	545	821	68	149	375	629	907
58	54	118	284	428	560	63	138	340	550	831	69	150	375	626	905
59	56	122	291	438	572	65	140	344	554	840	70	151	375	622	903
60	58	126	299	447	584	66	143	347	557	850	70	152	375	619	901
61	60	130	306	457	597	67	145	350	560	859	71	153	374	615	898
62	63	134	313	466	609	69	147	353	563	869	72	154	374	612	895
63	65	138	320	477	623	70	150	356	566	878	73	155	373	608	892

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordin'ry Life (Endowment at 85) at end of				20-Premiums Life (Endowment at 85) at end of				20-Year Endowment at end of			
	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	19 Years.
15	.....	.....	.....	.....	.....	.....	.....	.....	$60 19	$408 38	$676 46	$930 27
16	.....	.....	.....	.....	.....	.....	.....	.....	60 19	408 34	676 39	930 24
17	$2 94	$73 60	$119 83	$173 47	$21 16	$180 12	$296 96	$436 54	60 19	408 28	676 31	930 21
18	3 44	76 41	124 37	179 94	21 75	183 45	302 40	444 50	60 19	408 22	676 23	930 18
19	3 96	79 34	129 09	186 64	22 36	186 90	308 04	452 69	60 19	408 16	676 15	930 14
20	4 51	82 40	134 00	193 61	22 98	190 44	313 81	461 10	60 18	408 10	676 06	930 10
21	5 07	85 58	139 11	200 83	23 61	194 08	319 75	469 74	60 17	408 03	675 97	930 06
22	5 66	88 91	144 43	208 33	24 27	197 85	325 88	478 62	60 16	407 97	675 87	930 02
23	6 28	92 38	149 98	216 11	24 95	201 71	332 16	487 73	60 16	407 91	675 77	929 97
24	6 93	95 99	155 74	224 19	25 65	205 69	338 62	497 07	60 16	407 85	675 66	929 92
25	7 61	99 77	161 74	232 56	26 38	209 77	345 23	506 64	60 16	407 79	675 54	929 87
26	8 32	103 70	167 96	241 23	27 12	213 98	352 02	516 44	60 16	407 73	675 42	929 81
27	9 06	107 81	174 44	250 19	27 89	218 29	358 97	526 46	60 17	407 67	675 29	929 74
28	9 83	112 09	181 18	259 44	28 68	222 73	366 10	536 69	60 18	407 62	675 15	929 67
29	10 64	116 55	188 18	268 98	29 49	227 27	373 40	547 13	60 19	407 56	675 00	929 59
30	11 50	121 20	195 45	278 79	30 34	231 94	380 88	557 74	60 21	407 51	674 85	929 51
31	12 39	126 03	202 99	288 85	31 21	236 72	388 51	568 53	60 23	407 47	674 70	929 41
32	13 32	131 08	210 80	299 15	32 09	241 61	396 28	579 47	60 26	407 44	674 53	929 30
33	14 28	136 33	218 88	309 69	33 00	246 62	404 20	590 55	60 29	407 41	674 36	929 19
34	15 31	141 81	227 23	320 47	33 96	251 77	412 26	601 76	60 34	407 42	674 19	929 05
35	16 39	147 51	235 82	331 45	34 93	257 02	420 41	613 09	60 40	407 45	674 00	928 91
36	17 50	153 44	244 63	342 63	35 93	262 37	428 64	624 51	60 47	407 51	673 78	928 74
37	18 67	159 58	253 67	354 00	36 95	267 84	436 95	636 00	60 55	407 59	673 54	928 56
38	19 88	165 95	262 92	365 55	38 00	273 42	445 33	647 59	60 65	407 70	673 27	928 35
39	21 16	172 55	272 38	377 27	39 09	279 06	453 72	659 17	60 76	407 84	672 96	928 12
40	22 50	179 33	282 03	389 14	40 21	284 76	462 13	670 81	60 90	407 98	672 61	927 86
41	23 91	186 30	291 86	401 16	41 37	290 50	470 53	682 46	61 08	408 14	672 21	927 57
42	25 38	193 43	301 86	413 29	42 57	296 27	478 90	694 10	61 28	408 28	671 74	927 24
43	26 92	200 73	312 02	425 53	43 79	302 02	487 19	705 71	61 51	408 41	671 20	926 86
44	28 52	208 18	322 33	437 88	45 04	307 76	495 42	717 29	61 77	408 53	670 58	926 45
45	30 17	215 77	332 77	450 32	46 32	313 47	503 56	728 81	62 05	408 62	669 88	925 98
46	31 88	223 49	343 33	462 84	47 62	319 12	511 56	740 25	62 36	408 68	669 08	925 45
47	33 65	231 34	354 02	475 44	48 94	324 71	519 40	751 60	62 69	408 70	668 17	924 86
48	35 44	239 31	364 82	488 14	50 24	330 21	527 07	762 85	63 02	408 69	667 15	924 20
49	37 26	247 42	375 74	500 92	51 54	335 64	534 56	773 98	63 36	408 66	666 01	923 46
50	39 13	255 66	386 80	513 85	52 84	340 97	541 82	784 99	63 71	408 61	664 75	922 64
51	41 04	264 05	397 99	526 95	54 15	346 21	548 87	795 89	64 10	408 55	663 36	921 72
52	43 02	272 58	409 32	540 31	55 48	351 34	555 64	806 69	.....	.....	.....	.....
53	45 04	281 26	420 80	554 10	56 81	356 37	562 17	817 43	.....	.....	.....	.....
54	47 11	290 09	432 45	568 53	58 15	361 27	568 37	828 17	.....	.....	.....	.....
55	49 23	299 09	444 31	583 90	59 50	366 06	574 26	839 01	.....	.....	.....	.....
56	51 41	308 24	456 42	609 59	60 86	370 71	579 82	850 02	.....	.....	.....	.....
57	53 66	317 57	468 92	619 06	62 26	375 21	585 01	861 34	.....	.....	.....	.....
58	55 96	327 10	481 97	639 88	63 66	379 54	589 90	873 08	.....	.....	.....	.....
59	58 32	336 84	495 85	663 85	65 08	383 67	594 52	885 43	.....	.....	.....	.....
60	60 74	346 86	510 94	692 10	66 51	387 61	599 01	898 64	.....	.....	.....	.....
61	63 23	357 22	527 69	726 14	67 96	391 34	603 49	913 04	.....	.....	.....	.....
62	65 81	368 05	546 71	768 55	69 44	394 94	608 24	929 20	.....	.....	.....	.....
63	68 47	379 61	568 72	823 35	70 96	398 50	613 39	948 01	.....	.....	.....	.....
64	71 21	392 21	594 75	896 98	.....	.....	.....	.....	.....	.....	.....	.....
[illegible]	[illegible]	[illegible]	[illegible]	1000 00								

Cash or Loan Values on $1,000 Participating Policies.

Cash Values on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	19 Years
20	$ 2	$ 23	$ 72	$119	$174	$18	$ 64	$165	$275	$410	$56	$167	$396	$666	$927
21	3	24	75	124	181	18	66	168	281	418	56	167	396	666	927
22	3	26	79	129	189	19	67	172	287	427	56	167	396	665	927
23	4	27	82	135	196	19	69	176	293	436	56	167	396	665	927
24	4	29	85	140	204	20	71	180	300	446	56	167	396	665	927
25	5	30	89	146	213	21	73	184	306	456	56	167	396	665	927
26	6	32	93	152	221	22	75	188	313	466	56	167	396	665	926
27	6	34	97	158	230	22	77	192	320	476	56	167	396	665	926
28	7	36	101	165	239	23	79	197	327	486	56	167	396	665	926
29	8	38	105	172	248	24	81	201	335	497	56	167	396	665	926
30	9	40	110	179	258	25	83	206	343	508	56	167	395	664	926
31	10	42	114	186	268	26	85	211	350	519	56	167	395	664	926
32	10	45	119	194	278	27	88	216	358	531	56	167	395	664	926
33	11	47	124	202	289	27	90	221	367	542	56	167	395	664	926
34	12	50	130	210	299	28	92	226	375	554	56	168	395	664	926
35	13	52	135	219	310	29	95	232	384	566	57	168	395	664	926
36	14	55	141	227	321	30	98	237	392	578	57	168	396	663	925
37	16	58	147	236	333	31	100	243	401	590	57	168	396	663	925
38	17	61	153	245	344	33	103	249	410	602	57	168	396	663	925
39	18	64	160	255	355	34	106	255	418	614	57	168	396	663	925
40	19	67	166	264	367	35	109	261	427	626	57	169	396	662	925
41	21	71	173	274	379	36	112	267	436	639	57	169	396	662	924
42	22	74	180	284	391	37	115	273	445	651	57	169	397	661	924
43	24	78	187	294	403	39	118	279	454	663	58	170	397	661	924
44	25	82	195	304	415	40	121	285	463	676	58	170	397	660	923
45	27	86	202	314	426	41	125	291	471	688	58	171	397	660	923
46	28	90	209	324	438	42	128	297	480	700	59	171	397	659	922
47	30	94	217	334	450	44	131	303	488	712	59	172	397	658	921
48	32	98	225	345	462	45	134	309	497	724	59	173	397	657	921
49	34	102	233	355	473	47	138	315	505	735	60	173	397	656	920
50	35	107	240	365	485	48	141	320	512	746	60	174	397	655	919
51	37	111	248	376	496	49	144	326	520	758	60	174	397	653	918
52	39	116	256	386	507	51	147	331	527	769	61	175	398	652	917
53	41	120	265	396	518	52	150	337	534	779	61	176	398	650	916
54	43	125	273	406	529	53	154	342	541	790	62	177	398	649	915
55	45	130	281	416	540	55	157	347	547	800	63	178	398	647	913
56	47	134	289	426	551	56	160	352	552	810	63	179	398	644	912
57	49	139	297	436	562	58	163	357	557	820	64	180	398	642	910
58	51	144	305	445	573	59	166	361	562	830	65	181	398	639	908
59	53	149	313	455	585	61	169	365	566	840	65	182	398	636	906
60	56	154	321	465	597	62	172	369	570	849	66	184	398	633	904
61	58	159	329	475	610	64	176	373	574	859	67	185	398	630	902
62	60	164	337	485	623	65	179	376	577	868	68	186	398	626	899
63	62	169	344	495	636	67	181	380	580	877	69	188	397	623	896
64	64	173	352	507	650	68	184	383	583	886	70	190	397	620	893
65	66	178	360	518	665	70	187	386	587	895	71	191	398	618	889

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums-Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years
20	$15	$ 30	$ 69	$120	$175	$34	$ 67	$157	$275	$410	$50	$160	$377	$666	$927
21	16	31	72	125	182	35	68	160	281	419	50	160	377	666	927
22	17	32	75	130	189	36	70	164	287	428	50	160	377	666	927
23	17	34	78	135	197	37	72	167	294	437	50	160	377	666	927
24	18	35	82	141	205	38	73	171	300	446	50	160	376	666	927
25	19	37	85	147	213	38	75	175	307	456	50	160	376	666	927
26	20	38	89	153	222	39	77	179	314	466	50	160	376	665	927
27	21	40	92	159	230	40	78	183	321	476	50	160	376	665	927
28	22	42	96	166	240	41	80	187	328	487	50	160	376	665	927
29	22	44	100	172	249	42	82	192	335	498	50	160	376	665	927
30	23	46	105	179	259	43	84	196	343	508	50	160	376	665	927
31	25	48	109	187	269	44	86	201	351	520	50	160	376	665	927
32	26	50	114	195	279	45	88	206	359	531	50	160	376	665	926
33	27	52	119	202	289	46	90	210	367	543	50	160	376	664	926
34	28	54	124	211	300	48	93	215	376	554	50	160	376	664	926
35	29	56	129	219	311	49	95	221	384	566	50	160	376	664	926
36	30	59	134	228	322	50	97	226	393	578	50	160	376	664	926
37	32	62	140	237	333	51	100	231	401	590	50	161	376	664	926
38	33	64	146	246	344	53	102	237	410	602	50	161	376	663	926
39	35	67	152	255	356	54	105	242	419	615	51	161	377	663	925
40	36	70	159	265	368	55	108	248	428	627	51	161	377	663	925
41	38	73	165	274	379	57	110	254	437	639	51	162	377	662	925
42	40	76	172	284	391	58	113	260	446	652	51	162	377	662	924
43	41	80	178	294	403	60	116	265	455	664	51	162	377	661	924
44	43	83	185	304	415	61	119	271	463	676	51	163	378	661	924
45	45	87	192	314	427	63	122	277	472	688	52	163	378	660	923
46	47	90	199	324	439	65	125	283	481	700	52	164	378	659	923
47	49	94	207	335	451	66	128	288	489	712	52	164	378	659	922
48	51	98	214	345	462	68	130	294	497	724	52	165	378	658	921
49	53	102	221	355	474	69	133	299	505	736	53	165	378	656	921
50	56	106	229	366	485	71	136	305	513	747	53	166	378	655	920
51	58	110	236	376	496	73	139	310	520	758	53	166	378	654	919
52	60	114	244	386	508	74	142	315	528	769	54	167	378	652	918
53	62	118	252	397	518	76	145	320	535	780	54	168	378	651	917
54	64	122	260	407	529	77	148	325	541	790	54	169	378	649	915
55	67	126	267	417	540	79	151	330	547	800	55	169	378	647	914
56	69	130	275	427	551	81	153	335	553	811	55	170	378	645	912
57	72	135	283	436	562	82	156	339	558	821	56	171	379	642	911
58	74	139	291	446	574	84	159	344	563	831	56	172	379	640	909
59	77	143	298	456	586	86	162	348	567	840	57	173	379	637	907
60	79	148	306	465	598	87	165	351	571	850	57	175	379	633	905
61	82	152	313	475	610	89	167	355	574	859	58	176	378	630	902
62	84	157	320	485	623	91	170	358	578	869	59	177	378	627	899
63	87	161	327	496	636	92	173	361	581	878	60	179	378	624	896
64	89	165	335	507	650	94	175	364	584	887	60	180	378	621	893
65	92	170	342	519	666	96	178	367	587	896	61	182	378	618	889

Cash or *Loan Values on $1,000 Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	$ 8	$17	$54	$ 93	$139	$25	$ 52	$141	$244	$370	$73	$163	$393	$664	$927
16	8	18	56	97	144	26	54	143	249	377	73	163	393	664	927
17	8	19	59	101	150	26	55	146	254	385	73	163	393	664	926
18	9	20	61	105	156	26	56	150	259	393	72	163	393	664	927
19	9	20	64	109	163	27	57	153	265	401	72	162	392	664	926
20	10	22	67	114	169	28	59	156	270	410	73	162	392	664	926
21	10	23	69	118	176	29	60	159	276	418	72	162	392	663	926
22	11	24	72	123	183	29	62	163	282	427	72	162	392	663	926
23	11	25	75	129	191	30	63	166	288	436	72	161	392	663	926
24	12	26	79	134	198	30	65	170	294	446	72	161	391	663	926
25	12	27	82	139	206	31	66	174	301	456	72	161	391	663	926
26	13	28	85	145	215	31	68	178	308	466	71	161	391	662	926
27	13	29	89	151	223	32	70	182	315	476	71	160	391	662	926
28	14	30	93	158	232	33	71	186	322	486	71	160	390	662	926
29	14	32	97	164	242	33	73	191	329	497	71	160	390	662	926
30	15	33	101	171	251	34	75	195	337	508	70	159	390	661	925
31	16	35	106	178	261	35	77	200	344	519	70	159	389	661	925
32	16	36	110	186	271	35	79	204	352	531	70	159	389	661	925
33	17	38	115	193	281	36	81	209	360	542	70	159	389	660	925
34	18	40	120	201	291	37	83	214	368	554	69	158	389	660	925
35	19	41	125	209	302	38	85	219	377	566	69	158	388	660	925
36	20	43	130	218	313	39	87	225	385	578	69	158	388	659	924
37	20	46	136	226	324	39	90	230	394	590	68	157	388	659	924
38	21	48	142	235	335	40	92	236	402	602	68	157	388	658	924
39	22	51	148	244	346	41	94	241	411	614	68	157	387	658	924
40	23	54	154	253	358	42	97	247	420	626	68	157	387	657	923
41	24	57	160	262	369	43	99	252	428	639	67	156	387	657	923
42	26	60	167	272	381	44	102	258	437	651	67	156	387	656	923
43	27	63	173	281	392	45	104	264	446	663	67	156	386	655	922
44	28	66	180	291	404	46	107	269	454	675	66	156	386	654	922
45	29	69	187	301	416	46	109	275	463	688	66	156	386	653	921
46	30	72	194	311	427	47	112	281	471	700	66	155	385	652	921
47	32	76	201	321	439	48	114	286	479	712	66	155	385	651	920
48	33	79	208	330	450	49	117	292	487	724	65	155	384	650	919
49	34	83	215	340	462	50	119	297	495	735	65	155	384	648	918
50	36	86	223	350	473	51	122	302	502	746	65	155	383	647	917
51	37	90	230	360	484	52	124	307	509	758	65	155	383	645	916
52	39	94	238	370	495	53	127	312	516	769	65	155	382	643	915
53	40	97	245	380	505	54	129	317	523	779	64	155	382	641	914
54	42	101	253	390	516	54	131	322	529	790	64	155	381	639	913
55	43	105	261	400	527	55	134	327	535	800	64	155	381	637	911
56	45	109	268	409	537	56	136	331	540	810	63	155	380	634	909
57	46	113	276	419	548	57	138	336	545	820	63	155	379	631	907
58	48	117	283	428	560	58	141	340	549	830	63	155	379	628	906
59	50	121	291	437	571	59	143	343	553	840	..	...	...	...	...
60	51	125	298	446	584	59	145	347	556	849	..	...	...	...	...

*The Loan Value during the third year is the Cash Value at end of third year, and so on for other years

Cash or Loan Values on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$12	$ 26	$ 67	$118	$176	$ 27	$ 58	$155	$276	$418	$71	$150	$376	$654	$924
22	12	27	70	123	183	28	60	158	282	427	71	150	375	654	924
23	13	28	73	129	191	28	61	161	288	436	71	149	375	654	924
24	13	29	76	134	198	29	63	165	294	446	71	149	375	654	924
25	14	30	79	139	206	30	64	169	301	456	71	149	375	654	924
26	15	32	83	145	215	31	66	173	308	466	71	149	375	654	924
27	15	33	86	151	223	31	67	177	315	476	71	149	375	654	924
28	16	35	90	158	232	32	69	181	322	486	71	149	375	653	924
29	17	36	94	164	242	33	70	185	329	497	71	149	375	653	924
30	18	38	98	171	251	34	72	189	337	508	71	150	375	653	924
31	18	39	102	178	261	34	74	194	344	519	71	150	375	653	924
32	19	41	107	186	271	35	76	198	352	531	72	150	375	653	923
33	20	43	111	193	281	36	77	203	360	542	72	150	375	653	923
34	21	45	116	201	291	37	79	208	368	554	72	150	375	652	923
35	22	47	121	209	302	38	81	213	377	566	72	150	375	652	923
36	23	49	126	218	313	39	83	218	385	578	72	150	375	652	923
37	24	51	132	226	324	40	85	223	394	590	72	150	375	652	923
38	25	54	138	235	335	41	88	228	402	602	72	150	375	651	922
39	26	56	143	244	346	42	90	234	411	614	72	150	375	651	922
40	28	59	149	253	358	43	92	239	420	626	72	151	375	651	922
41	29	61	155	262	369	44	94	245	428	639	72	151	376	650	922
42	30	64	162	272	381	45	97	250	437	651	73	151	376	650	921
43	32	67	168	281	392	47	99	256	446	663	73	152	376	649	921
44	33	70	175	291	404	48	102	261	454	676	73	152	376	649	920
45	35	73	181	301	416	49	104	267	463	688	73	152	376	648	920
46	36	76	188	311	427	50	107	272	471	700	74	153	376	647	919
47	38	79	195	321	439	52	109	278	479	712	74	153	376	646	919
48	39	82	202	330	450	53	111	283	487	724	74	154	376	645	918
49	41	85	209	340	462	54	114	288	495	735	74	154	376	644	917
50	42	89	216	350	473	55	116	293	502	746	75	154	376	642	916
51	44	92	223	360	484	57	119	298	509	758	75	155	376	641	915
52	46	95	231	370	495	58	121	303	516	769	75	155	376	639	914
53	48	99	238	380	505	59	124	308	523	779	76	156	375	637	913
54	49	102	245	390	516	60	126	312	529	790	76	157	375	635	912
55	51	106	253	400	527	62	128	317	535	800	77	157	375	633	910
56	53	110	260	409	537	63	131	321	540	810	77	158	375	631	909
57	55	113	267	419	548	64	133	325	545	820	78	159	375	628	907
58	57	117	275	428	560	65	135	329	549	830	79	160	375	625	905
59	59	121	282	437	571	67	138	333	553	840	79	161	374	622	903
60	61	124	289	446	584	68	140	336	556	849	80	162	374	618	900

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
18	....	....	....	....	....	$24	$ 56	$150	$260	$393	$64	$144	$376	$655	$925
19	....	....	....	....	....	24	57	153	265	402	64	144	376	655	925
20	....	....	....	....	....	25	59	157	271	410	64	144	376	655	925
21	$10	$ 25	$ 70	$119	$177	25	60	160	276	419	64	144	376	655	925
22	10	26	73	124	184	26	61	163	282	428	64	144	376	655	925
23	11	28	76	129	191	27	63	167	289	437	64	144	376	655	925
24	11	29	79	134	199	27	64	171	295	446	64	144	376	654	925
25	12	30	82	140	207	28	66	175	301	456	64	144	376	654	925
26	13	32	86	146	215	29	68	179	308	466	64	144	376	654	925
27	13	33	90	152	224	30	69	183	315	476	64	144	376	654	924
28	14	35	93	158	233	31	71	187	322	487	64	144	376	654	924
29	15	37	97	165	242	31	73	191	330	498	64	144	376	654	924
30	16	38	102	172	252	32	75	196	337	508	64	144	376	654	924
31	17	40	106	179	261	33	77	200	345	520	64	144	375	653	924
32	18	42	111	186	271	34	79	205	353	531	64	144	375	653	924
33	19	44	115	194	281	35	81	210	361	543	64	144	375	653	924
34	20	46	120	202	292	36	83	215	369	554	64	144	375	653	924
35	21	48	125	210	303	37	85	220	377	566	64	144	375	653	924
36	22	51	131	218	313	38	87	225	386	578	64	145	376	652	923
37	23	53	136	227	324	39	89	231	394	590	64	145	376	652	923
38	24	56	142	236	336	41	92	236	403	602	65	145	376	652	923
39	26	58	148	245	347	42	94	242	411	615	65	145	376	652	923
40	27	61	154	254	358	43	96	247	420	627	65	145	376	651	922
41	28	64	161	263	370	44	99	253	429	639	65	146	376	651	922
42	30	67	167	272	381	46	102	259	437	652	65	146	376	650	922
43	31	70	174	282	393	47	104	264	446	664	65	146	376	650	921
44	33	73	181	292	405	48	107	270	455	676	66	147	376	649	921
45	35	76	188	301	416	50	110	276	463	688	66	147	376	648	920
46	36	80	195	311	428	51	113	281	471	700	66	147	376	647	920
47	38	83	202	321	439	52	115	287	479	712	66	148	376	646	919
48	40	87	209	331	451	54	118	292	487	724	67	148	376	645	919
49	42	90	216	341	462	55	120	298	495	736	67	149	376	644	918
50	44	94	223	351	473	56	123	303	503	747	67	149	376	643	917
51	45	97	231	361	484	58	125	308	510	758	68	150	376	641	916
52	47	101	238	371	495	59	128	313	517	769	68	150	376	640	915
53	49	105	246	381	506	61	131	318	523	780	....	....	....	....	....
54	51	109	253	391	516	62	133	323	530	790	....	....	....	....	....
55	53	113	261	400	527	63	136	327	535	800	....	....	....	....	....
56	55	117	269	410	538	65	138	332	541	811	....	....	....	....	....
57	58	121	276	419	549	66	141	336	545	821	....	....	....	....	....
58	60	125	284	428	560	68	144	340	550	831	....	....	....	....	....
59	62	129	291	438	572	69	146	344	553	840	....	....	....	....	....
60	64	133	299	447	584	70	149	347	557	850	....	....	....	....	....

Cash or Loan Values on $1,000 Participating and Nonparticipating Policies.

Age at Issue	Ordinary Life (Endowment at 85) at end of				20-Premiums Life (Endowment at 85) at end of				20-Year Endowment at end of			
	3 Years	10 Years	15 Years	20 Years	3 Years	10 Years	15 Years	20 Years	3 Years	10 Years	15 Years	19 Years
15	.....	.....	.....	.....	$26 76	144 33	249 44	371 80	$90 32	391 77	666 49	927 45
16	.....	.....	.....	.....	27 57	147 38	254 49	379 26	90 32	391 72	666 42	927 42
17	.....	.....	.....	.....	28 40	150 53	259 71	386 96	90 32	391 67	666 35	927 39
18	.....	.....	.....	.....	29 26	153 79	265 10	394 92	90 31	391 61	666 27	927 36
19	.....	.....	.....	.....	30 15	157 16	270 67	403 12	90 31	391 56	666 19	927 32
20	.....	.....	.....	.....	31 06	160 64	276 42	411 59	90 29	391 50	666 10	927 28
21	$ 8 19	$71 40	125 60	183 44	32 01	164 24	282 37	420 32	90 28	391 43	666 00	927 24
22	9 05	74 62	130 80	190 86	32 99	167 97	288 50	429 32	90 27	391 38	665 91	927 20
23	9 95	77 98	136 24	198 58	34 01	171 82	294 83	438 59	90 27	391 32	665 81	927 15
24	10 90	81 49	141 89	206 61	35 06	175 79	301 35	448 14	90 27	391 27	665 70	927 10
25	11 89	85 16	147 79	214 93	36 15	179 89	308 07	457 95	90 27	391 21	665 59	927 04
26	12 92	88 99	153 92	223 58	37 28	184 13	314 99	468 04	90 28	391 16	665 46	926 98
27	14 00	93 00	160 33	232 53	38 44	188 50	322 11	478 39	90 28	391 11	665 34	926 91
28	15 14	97 19	167 00	241 80	39 64	193 01	329 43	489 00	90 30	391 06	665 20	926 84
29	16 33	101 56	173 94	251 37	40 89	197 64	336 96	499 86	90 32	391 01	665 06	926 76
30	17 58	106 13	181 16	261 22	42 18	202 42	344 68	510 95	90 35	390 98	664 91	926 67
31	18 89	110 89	188 68	271 35	43 51	207 33	352 61	522 25	90 38	390 94	664 76	926 58
32	20 26	115 87	196 47	281 74	44 87	212 38	360 72	533 74	90 42	390 92	664 60	926 47
33	21 70	121 06	204 54	292 38	46 29	217 57	369 01	545 43	90 47	390 91	664 44	926 35
34	23 21	126 49	212 89	303 27	47 76	222 91	377 47	557 29	90 54	390 94	664 28	926 22
35	24 80	132 14	221 50	314 40	49 28	228 38	386 06	569 30	90 63	390 99	664 10	926 07
36	26 45	138 03	230 35	325 74	50 83	233 99	394 77	581 46	90 73	391 07	663 89	925 90
37	28 18	144 14	239 44	337 28	52 48	239 73	403 60	593 73	90 85	391 17	663 66	925 72
38	29 98	150 49	248 75	349 02	54 07	245 59	412 50	606 10	90 99	391 31	663 40	925 51
39	31 89	157 08	258 29	360 96	55 79	251 57	421 48	618 57	91 17	391 48	663 11	925 27
40	33 88	163 86	268 03	373 06	57 55	257 62	430 50	631 10	91 38	391 66	662 78	925 01
41	35 99	170 83	277 97	385 31	59 38	263 73	439 55	643 68	91 65	391 85	662 39	924 71
42	38 17	177 99	288 09	397 70	61 25	269 88	448 59	656 28	91 94	392 04	661 94	924 38
43	40 46	185 31	298 38	410 21	63 19	276 06	457 61	668 89	92 28	392 22	661 43	924 00
44	42 82	192 79	308 83	422 84	65 15	282 24	466 58	681 49	92 65	392 39	660 84	923 58
45	45 29	200 43	319 44	435 58	67 16	288 40	475 47	694 06	93 06	392 54	660 17	923 10
46	47 82	208 20	330 17	448 41	69 20	294 53	484 26	706 58	93 50	392 66	659 39	922 57
47	50 41	216 12	341 04	461 33	71 24	300 62	492 92	719 03	93 95	392 75	658 52	921 97
48	53 06	224 16	352 03	474 35	73 28	306 64	501 42	731 39	94 42	392 82	657 53	921 30
49	55 75	232 35	363 15	487 47	75 31	312 59	509 75	743 66	94 89	392 87	656 43	920 56
50	58 51	240 68	374 42	500 73	77 36	318 47	517 89	755 83	95 39	392 92	655 22	919 72
51	61 35	249 17	385 83	514 18	79 42	324 27	525 82	767 90	95 94	392 96	653 88	918 80
52	64 26	257 81	397 38	527 89	81 49	329 97	533 50	779 88	96 53	393 01	652 41	917 77
53	67 25	266 59	409 10	542 04	83 57	335 58	540 93	791 82	97 17	393 07	650 80	916 63
54	70 31	275 54	420 98	556 84	85 66	341 09	548 07	803 81	97 87	393 15	649 03	915 37
55	73 45	284 66	433 08	572 60	87 78	346 48	554 91	815 92	98 62	393 25	647 08	913 98
56	76 67	293 94	445 45	589 70	89 91	351 74	561 41	828 27	99 44	393 35	644 88	912 43
57	79 99	303 41	458 19	608 62	92 07	356 86	567 57	840 99	100 34	393 44	642 42	910 73
58	83 30	313 08	471 49	629 25	94 24	361 82	573 43	854 24	101 30	393 50	639 68	908 86
59	86 86	322 96	485 64	654 50	96 42	366 58	579 06	868 21	102 32	393 49	636 68	906 80
60	90 43	333 11	501 00	683 43	98 62	371 17	584 60	883 22	103 41	393 42	633 47	904 54
61	94 11	343 61	518 05	718 32	.....	.....	.....	.....	.....	.....	.....	.....
62	97 91	354 59	537 40	761 82	.....	.....	.....	.....	.....	.....	.....	.....
63	101 82	366 28	559 78	818 10	.....	.....	.....	.....	.....	.....	.....	.....
64	105 85	379 03	586 25	893 83	.....	.....	.....	.....	.....	.....	.....	.....
				19 Yrs.								
65	110 03	393 32	618 29	889 47	.....	.....	.....	.....	.....	.....	.....	.....

Cash Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	$ 8	$ 21	$ 63	$111	$161	$ 36	$ 69	$168	$286	$420	$ 97	$176	$403	$677	$931
16	9	22	65	115	166	37	70	171	291	428	97	176	403	677	931
17	10	24	68	119	173	37	72	175	296	436	97	176	403	677	931
18	10	25	71	124	179	38	73	178	302	443	97	176	403	677	931
19	11	26	74	129	186	39	75	181	307	452	97	175	403	677	931
20	12	28	77	133	193	40	77	185	313	460	97	175	403	677	931
21	13	29	80	138	200	41	78	188	319	468	97	175	403	676	931
22	14	31	83	144	207	42	80	192	325	477	97	175	403	676	931
23	15	32	87	149	215	43	82	196	331	486	97	175	403	676	930
24	16	34	90	155	223	44	84	200	338	496	97	175	403	676	930
25	17	36	94	161	231	45	85	204	344	505	97	175	403	676	930
26	18	38	98	167	240	46	87	208	351	515	97	175	403	676	930
27	19	39	102	173	248	48	89	212	358	525	97	175	403	676	930
28	20	41	106	180	257	49	91	217	365	535	97	175	403	676	930
29	21	44	111	187	267	50	94	221	372	545	97	175	403	675	930
30	22	46	115	194	277	51	96	226	380	556	97	175	403	675	930
31	24	48	120	202	286	53	98	231	387	566	97	175	402	675	930
32	25	50	125	209	296	54	100	236	395	577	97	175	402	675	930
33	27	53	130	217	307	55	103	240	403	588	97	176	402	675	930
34	28	55	135	225	317	57	105	246	411	599	97	176	402	675	930
35	30	58	141	234	328	58	108	251	419	610	98	176	402	674	929
36	31	61	147	242	339	60	110	256	427	622	98	176	403	674	929
37	33	64	153	251	350	61	113	262	435	633	98	176	403	674	929
38	35	67	159	260	361	63	115	267	443	644	98	176	403	674	929
39	37	70	166	270	373	64	118	273	452	656	98	176	403	673	929
40	39	74	172	279	384	66	121	278	460	667	98	177	403	673	928
41	41	77	179	288	395	68	124	284	468	679	98	177	403	673	928
42	43	81	186	298	407	70	127	290	476	690	99	177	403	672	928
43	45	84	193	308	419	71	130	295	485	701	99	178	403	672	927
44	48	88	200	318	430	73	133	301	493	713	99	178	404	671	927
45	50	92	208	328	442	75	136	307	501	724	100	179	404	670	926
46	53	96	215	338	453	77	139	312	508	735	100	179	404	670	926
47	55	100	223	348	465	79	142	318	516	746	101	180	404	669	925
48	58	104	230	358	476	81	145	323	523	756	101	180	404	668	925
49	60	109	238	368	487	83	148	328	531	767	101	181	404	667	924
50	63	113	246	378	499	85	151	333	538	777	102	181	404	665	923
51	66	117	254	388	509	86	154	338	544	787	102	182	404	664	922
52	68	122	261	398	520	88	157	343	551	797	103	183	403	662	921
53	71	126	269	408	531	90	160	348	557	807	104	183	403	661	920
54	74	131	277	418	541	92	163	353	562	816	104	184	403	659	919
55	77	136	286	428	552	94	166	357	568	825	105	185	403	657	917
56	80	140	294	438	562	96	169	362	572	835	106	186	403	655	916
57	83	145	302	447	573	98	171	366	577	843	107	187	403	652	914
58	86	150	310	457	584	100	174	370	581	852	107	188	403	649	912
59	89	155	317	466	596	102	177	373	584	861	108	189	403	646	910
60	92	160	325	475	608	104	180	377	587	870	109	190	403	643	908

Cash Values on $1,000 Participating Policies

Age at Issue	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	2 Years	10 Years	15 Years	20 Years	2 Years	10 Years	15 Years	20 Years	2 Years	10 Years	15 Years	19 Years
20	$ 7 36	$75 21	126 75	186 27	$17 31	179 86	307 26	459 42	$54 63	398 20	670 64	928 94
21	7 65	78 12	131 61	193 23	17 64	183 29	313 06	468 00	54 32	397 94	670 44	928 87
22	7 95	81 17	136 66	200 47	17 99	186 82	319 02	476 80	54 01	397 68	670 24	928 80
23	8 27	84 36	141 92	207 98	18 34	190 46	325 15	485 83	53 68	397 42	670 02	928 73
24	8 60	87 67	147 39	215 77	18 72	194 19	331 43	495 10	53 36	397 15	669 79	928 65
25	8 94	91 12	153 07	223 83	19 09	198 02	337 87	504 59	53 01	396 86	669 55	928 57
26	9 31	94 73	158 98	232 18	19 48	201 97	344 48	514 30	52 66	396 58	669 31	928 49
27	9 69	98 50	165 13	240 81	19 88	206 03	351 25	524 23	52 31	396 29	669 05	928 39
28	10 08	102 42	171 52	249 72	20 29	210 19	358 19	534 37	51 94	396 00	668 77	928 29
29	10 49	106 50	178 16	258 90	20 72	214 45	365 29	544 70	51 57	395 70	668 50	928 18
30	10 93	110 76	185 05	268 34	21 15	218 82	372 54	555 22	51 20	395 40	668 20	928 06
31	11 39	115 19	192 20	278 00	21 61	223 29	379 96	565 89	50 81	395 09	667 90	927 93
32	11 85	119 81	199 60	287 90	22 06	227 88	387 51	576 71	50 41	394 79	667 59	927 79
33	12 35	124 63	207 26	298 00	22 54	232 57	395 20	587 67	50 02	394 49	667 26	927 64
34	12 88	129 65	215 16	308 32	23 04	237 38	403 00	598 74	49 63	394 22	666 93	927 48
35	13 42	134 86	223 28	313 81	23 54	242 28	410 90	609 92	49 22	393 95	666 57	927 29
36	14 00	140 29	231 60	329 48	24 06	247 30	418 88	621 18	48 82	393 71	666 19	927 09
37	14 58	145 91	240 12	340 29	24 59	252 40	426 92	632 51	48 41	393 48	665 77	926 86
38	15 21	151 74	248 84	351 26	25 14	257 59	434 99	643 89	48 02	393 28	665 31	926 61
39	15 86	157 76	257 72	362 34	25 70	262 84	443 08	655 30	47 62	393 09	664 81	926 33
40	16 55	163 95	266 77	373 54	26 29	268 15	451 17	666 72	47 24	392 90	664 27	926 02
41	17 26	170 28	275 96	384 80	26 88	273 47	459 23	678 13	46 86	392 71	663 66	925 68
42	18 02	176 75	285 27	396 12	27 51	278 79	467 24	689 50	46 50	392 50	662 98	925 30
43	18 79	183 34	294 69	407 47	28 13	284 09	475 17	700 83	46 15	392 25	662 22	924 87
44	19 61	190 06	304 22	418 83	28 78	289 37	482 99	712 08	45 82	391 99	661 37	924 39
45	20 44	196 87	313 81	430 18	29 43	294 58	490 69	723 24	45 49	391 68	660 43	923 86
46	21 31	203 78	323 47	441 48	30 10	299 73	498 24	734 27	45 18	391 35	659 38	923 27
47	22 20	210 77	333 18	452 70	30 77	304 79	505 60	745 16	44 88	390 96	658 22	922 61
48	23 09	217 85	342 91	463 83	31 42	309 77	512 75	755 88	44 58	390 55	656 94	921 88
49	24 00	225 01	352 68	474 84	32 08	314 64	519 68	766 41	44 29	390 11	655 53	921 06
50	24 93	232 27	362 46	485 69	32 73	319 41	526 35	776 73	44 02	389 65	654 00	920 16
51	25 88	239 59	372 23	496 37	33 39	324 07	532 75	786 82	43 78	389 18	652 34	919 16
52	26 86	246 98	381 96	506 87	34 06	328 60	538 83	796 67	43 57	388 70	650 52	918 05
53	27 85	254 42	391 62	517 22	34 71	332 98	544 57	806 28	43 37	388 22	648 56	916 83
54	28 87	261 90	401 19	527 52	35 39	337 23	549 93	815 69	43 22	387 75	646 42	915 49
55	29 90	269 41	410 62	537 85	36 05	341 31	554 87	824 93	43 10	387 28	644 06	913 99
56	30 96	276 91	419 90	548 32	36 74	345 23	559 34	834 01	43 02	386 79	641 46	912 35
57	32 04	284 39	429 02	559 04	37 41	348 92	563 31	842 97	42 99	386 27	638 56	910 53
58	33 13	291 81	438 02	570 05	38 10	352 38	566 77	851 80	42 99	385 70	635 35	908 54
59	34 23	299 13	447 00	581 42	38 79	355 57	569 75	860 49	43 04	385 05	631 86	906 36
60	35 35	306 35	456 09	593 19	39 47	358 47	572 31	869 06	43 12	384 30	628 14	903 92

NOTE.—Loan Values on the above are the same as the Cash Values (omitting the cents) according to the number of premiums paid.

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	2 Years	10 Years	15 Years	20 Years	2 Years	10 Years	15 Years	20 Years	2 Years	10 Years	15 Years	19 Years
20	$ 4 40	$ 81 76	$132 94	$192 04	$22 86	$189 76	$312 68	$459 42	$60 18	$408 10	$676 06	$930 10
21	4 95	84 91	138 00	199 17	23 49	193 38	318 58	468 00	60 17	408 03	675 96	930 06
22	5 54	88 20	143 26	206 58	24 14	197 11	324 65	476 80	60 16	407 97	675 87	930 02
23	6 11	91 64	148 74	214 27	24 81	200 95	330 89	485 83	60 16	407 91	675 77	929 97
24	6 80	95 21	154 43	222 25	25 52	204 89	337 29	495 10	60 16	407 85	675 66	929 92
25	7 47	98 94	160 36	230 50	26 24	208 94	343 86	504 58	60 16	407 79	675 54	929 87
26	8 17	102 83	166 50	239 05	26 97	213 12	350 59	514 30	60 16	407 73	675 42	929 81
27	8 90	106 88	172 90	247 87	27 74	217 40	357 49	524 23	60 17	407 67	675 28	929 74
28	9 67	111 11	179 54	256 99	28 52	221 80	364 56	534 37	60 18	407 62	675 15	929 67
29	10 47	115 51	186 44	266 37	29 33	226 31	371 80	544 70	60 18	407 56	675 00	929 59
30	11 31	120 09	193 60	276 02	30 16	230 93	379 19	555 21	60 21	407 51	674 85	929 50
31	12 19	124 86	201 04	285 90	31 03	235 67	386 75	565 89	60 23	407 47	674 70	929 41
32	13 10	129 83	208 72	296 00	31 90	240 52	394 45	576 71	60 26	407 43	674 53	929 30
33	14 06	135 01	216 66	306 33	32 81	245 49	402 30	587 67	60 29	407 41	674 36	929 18
34	15 08	140 40	224 86	316 86	33 75	250 58	410 26	598 74	60 34	407 42	674 19	929 05
35	16 13	146 01	233 28	327 58	34 72	255 78	418 33	609 92	60 40	407 45	674 00	928 91
36	17 23	151 83	241 92	338 47	35 71	261 10	426 48	621 18	60 47	407 51	673 78	928 74
37	18 38	157 86	250 76	349 53	36 72	266 51	434 69	632 51	60 55	407 59	673 54	928 56
38	19 57	164 11	259 79	360 72	37 77	272 01	442 94	643 89	60 64	407 70	673 27	928 35
39	20 83	170 57	269 01	372 04	38 84	277 59	451 22	655 30	60 76	407 84	672 96	928 12
40	22 14	177 20	278 40	383 47	39 95	283 23	459 51	666 72	60 90	407 98	672 61	927 86
41	23 53	184 01	287 94	394 98	41 10	288 90	467 77	678 13	61 08	408 14	672 20	927 57
42	24 97	190 96	297 61	406 55	42 29	294 58	475 99	689 50	61 28	408 28	671 74	927 24
43	26 47	198 06	307 40	418 14	43 49	300 26	484 15	700 83	61 51	408 41	671 20	926 87
44	28 03	205 28	317 29	429 75	44 73	305 91	492 20	712 08	61 77	408 53	670 58	926 45
45	29 65	212 62	327 27	441 35	46 00	311 52	500 14	723 24	62 05	408 62	669 88	925 98
46	31 32	220 06	337 30	452 90	47 28	317 06	507 94	734 27	62 36	408 67	669 08	925 45
47	33 03	227 59	347 39	464 37	48 58	322 53	515 55	745 16	62 69	408 70	668 18	924 86
48	34 77	235 21	357 49	475 73	49 87	327 91	522 96	755 88	63 02	408 69	667 15	924 20
49	36 53	242 91	367 62	486 96	51 14	333 19	530 15	766 41	63 36	408 66	661 01	923 46
50	38 33	250 69	377 76	498 04	52 42	338 37	537 10	776 73	63 71	408 61	664 75	922 64
51	40 17	258 55	387 88	508 93	53 71	343 43	543 77	786 82	64 10	408 55	663 36	921 72
52	42 05	266 47	397 96	519 63	55 01	348 38	550 14	796 67	64 52	408 49	661 83	920 70
53	43 97	274 44	407 97	530 19	56 30	353 18	556 18	806 28	64 96	408 42	660 17	919 58
54	45 92	282 46	417 87	540 68	57 61	357 85	561 84	815 69	65 45	408 37	658 33	918 33
55	47 91	290 50	427 64	551 19	58 93	362 37	567 10	824 93	65 98	408 33	656 29	916 95
56	49 94	298 53	437 25	561 83	60 26	366 71	571 90	834 01	66 55	408 28	654 02	915 42
57	52 01	306 54	446 70	572 69	61 60	370 84	576 22	842 97	67 18	408 20	651 47	913 73
58	54 11	314 50	456 02	583 83	62 96	374 75	580 05	851 80	67 85	408 08	648 63	911 88
59	56 23	322 35	465 32	595 28	64 32	378 40	583 41	860 49	68 57	407 88	645 53	909 83
60	58 37	330 10	474 71	607 12	65 68	381 77	586 38	869 06	69 34	407 60	642 22	907 58
61	60 53	337 69	484 31	619 17	67 06	384 84	589 06	877 42	70 15	407 22	638 77	905 11
62	62 71	345 13	494 25	631 56	68 46	387 64	591 53	885 60	71 04	406 78	635 34	902 40
63	64 90	352 49	504 62	644 45	69 88	390 26	593 91	893 63	72 00	406 38	632 02	899 43
64	67 07	359 87	515 47	658 19	71 29	392 84	596 28	901 59	73 00	406 17	628 95	896 17
65	69 21	367 43	526 88	673 03	72 71	395 58	598 74	909 51	74 04	406 35	626 25	892 60

Cash or Loan Values on $1,000 Five Year Distribution, Annual Dividend and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.
21	$19	$ 37	$ 90	$152	$216	$40	$ 78	$189	$326	$ 476	$83	$162	$ 390	$ 678	$ 930
22	20	39	93	157	223	40	79	193	333	485	83	162	390	678	930
23	20	40	96	162	230	41	81	197	339	494	83	162	390	678	930
24	21	41	100	168	237	42	83	201	346	503	83	162	390	678	930
25	22	43	103	174	245	43	84	205	352	513	83	162	390	677	930
26	23	45	107	179	253	44	86	209	359	523	83	162	390	677	930
27	24	46	111	185	261	45	88	213	366	532	83	162	390	677	930
28	24	48	114	192	269	46	90	218	373	542	83	163	390	677	930
29	25	50	118	198	277	47	91	222	380	552	84	163	390	676	929
30	26	51	123	204	286	48	93	226	387	563	84	163	390	676	929
31	27	53	127	211	294	49	95	231	395	573	84	163	390	676	929
32	28	55	131	218	303	50	97	235	402	583	84	163	389	675	929
33	29	57	136	225	312	51	99	240	409	594	84	163	389	675	929
34	30	59	140	232	321	52	101	244	417	604	84	163	389	675	929
35	32	61	145	239	330	53	103	249	424	615	84	163	389	674	928
36	33	64	150	247	340	54	105	253	432	626	84	163	389	674	928
37	34	66	155	254	349	55	107	258	439	636	84	163	388	673	928
38	35	68	160	262	359	56	109	263	447	647	84	163	388	673	928
39	36	71	165	270	368	57	111	267	454	658	84	163	388	672	927
40	38	73	170	278	378	58	113	272	462	669	84	163	388	671	927
41	39	76	176	286	388	59	116	277	469	679	84	163	387	670	926
42	40	78	181	294	398	61	118	281	476	690	84	163	387	670	926
43	42	81	187	302	408	62	120	286	483	701	84	163	387	669	925
44	43	84	193	311	418	63	122	290	491	711	84	163	386	668	925
45	45	86	199	319	428	64	124	295	498	722	85	163	386	667	925
46	46	89	205	328	439	65	126	299	505	732	85	163	386	665	924
47	48	92	211	337	449	66	128	304	511	742	85	163	385	664	923
48	50	95	217	346	459	67	130	308	518	752	85	163	385	663	923
49	51	98	223	354	469	69	133	312	524	762	85	164	384	661	922
50	53	101	230	363	479	70	135	316	530	772	85	164	384	660	921
51	55	105	236	372	489	71	137	320	536	782	86	164	383	658	920
52	57	108	243	381	499	72	139	324	542	791	86	164	383	566	919
53	58	111	250	390	509	73	141	328	547	800	86	165	382	654	918
54	60	115	256	399	519	74	143	332	552	809	87	165	381	652	916
55	62	118	263	408	528	76	146	336	557	818	87	165	381	650	915
56	64	121	270	417	538	....	....	....	....	.....	....	.....	.....	.....	.....
57	66	125	276	426	547	....	....	....	....	.....	....	.....	.....	.....	.....
58	68	129	283	435	556	....	....	....	....	.....	....	.....	.....	.....	.....
59	70	132	290	443	565	....	....	....	....	.....	....	.....	.....	.....	.....
60	72	136	297	452	578	....	....	....	....	.....	....	.....	.....	.....	.....

Cash or Loan Values on $1,000 Nonparticipating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	19 Years
16	$13	$ 25	$ 59	$102	$149	$32	$62	$144	$254	$378	$50	$160	$377	$666	$927
17	14	26	61	106	155	32	63	147	259	386	50	160	377	666	927
18	14	28	64	110	162	33	64	150	264	393	50	160	377	666	927
19	15	29	66	115	168	34	66	154	270	402	50	160	377	666	927
20	15	30	69	120	175	34	67	157	275	410	50	160	377	666	927
21	16	31	72	125	182	35	68	160	281	419	50	160	377	666	927
22	17	32	75	130	189	36	70	164	287	428	50	160	377	666	927
23	17	34	78	135	197	37	72	167	294	437	50	160	377	666	927
24	18	35	82	141	205	38	73	171	300	446	50	160	376	666	927
25	19	37	85	147	213	38	75	175	307	456	50	160	376	666	927
26	20	38	89	153	222	39	77	179	314	466	50	160	376	665	927
27	21	40	92	159	230	40	78	183	321	476	50	160	376	665	927
28	22	42	96	166	240	41	80	187	328	487	50	160	376	665	927
29	22	44	100	172	249	42	82	192	335	498	50	160	376	665	927
30	23	46	105	179	259	43	84	196	343	508	50	160	376	665	927
31	25	48	109	187	269	44	86	201	351	520	50	160	376	665	927
32	26	50	114	195	279	45	88	206	359	531	50	160	376	665	926
33	27	52	119	202	289	46	90	210	367	543	50	160	376	664	926
34	28	54	124	211	300	48	93	215	376	554	50	160	376	664	926
35	29	56	129	219	311	49	95	221	384	566	50	160	376	664	926
36	30	59	134	228	322	50	97	226	393	578	50	160	376	664	926
37	32	62	140	237	333	51	100	231	401	590	50	161	376	664	926
38	33	64	146	246	344	53	102	237	410	602	50	161	376	663	926
39	35	67	152	255	356	54	105	242	419	615	51	161	377	663	925
40	36	70	159	265	368	55	108	248	428	627	51	161	377	663	925
41	38	73	165	274	379	57	110	254	437	639	51	162	377	662	925
42	40	76	172	284	391	58	113	260	446	652	51	162	377	662	924
43	41	80	178	294	403	60	116	265	455	664	51	162	377	661	924
44	43	83	185	304	415	61	119	271	463	676	51	163	378	661	924
45	45	87	192	314	427	63	122	277	472	688	52	163	378	660	923
46	47	90	199	324	439	65	125	283	481	700	52	164	378	659	923
47	49	94	207	335	451	66	128	288	489	712	52	164	378	659	922
48	51	98	214	345	462	68	130	294	497	724	52	165	378	658	921
49	53	102	221	355	474	69	133	299	505	736	53	165	378	656	921
50	56	106	229	366	485	71	136	305	513	747	53	166	378	655	920
51	58	110	236	376	496	73	139	310	520	758	53	166	378	654	919
52	60	114	244	386	508	74	142	315	528	769	54	167	378	652	918
53	62	118	252	397	518	76	145	320	535	780	54	168	378	651	917
54	64	122	260	407	529	77	148	325	541	790	54	169	378	649	915
55	67	126	267	417	540	79	151	330	547	800	55	169	378	647	914
56	69	130	275	427	551	81	153	335	553	750	55	170	378	645	912
57	72	135	283	436	562	82	156	339	558	821	56	171	379	642	911
58	74	139	291	446	574	84	159	344	563	831	56	172	379	640	909
59	77	143	298	456	586	86	162	348	567	840	57	173	379	637	907
60	79	148	306	465	598	87	165	351	571	850	57	175	379	633	905

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years
21	$ 7	$ 24	$ 70	$124	$181	$ 31	$ 65	$163	$281	$418	$ 89	$167	$391	$666	$927
22	8	25	74	129	189	32	67	167	287	427	89	167	391	665	927
23	9	27	77	135	196	33	69	171	293	436	89	167	391	665	927
24	10	28	80	140	204	34	70	175	300	446	89	167	391	665	927
25	11	30	84	146	213	35	72	179	306	456	89	167	391	665	927
26	12	32	88	152	221	36	74	183	313	466	89	167	391	665	926
27	13	34	92	158	230	37	76	187	320	476	89	167	391	665	926
28	14	35	96	165	239	38	78	192	327	486	89	167	391	665	926
29	15	37	100	172	248	39	80	196	335	497	89	167	391	665	926
30	16	40	105	179	258	41	82	201	343	508	89	167	390	664	926
31	17	42	109	186	268	42	85	206	350	519	89	167	390	664	926
32	19	44	114	194	278	43	87	211	358	531	89	167	390	664	926
33	20	47	119	202	289	45	89	216	367	542	89	167	390	664	926
34	22	49	125	210	299	46	92	221	375	554	89	167	390	664	926
35	23	52	130	219	310	48	95	227	384	566	89	167	390	664	926
36	25	55	136	227	321	49	97	232	392	578	90	167	391	663	925
37	27	57	142	236	333	51	100	238	401	590	90	167	391	663	925
38	28	60	148	245	344	53	103	244	410	602	90	168	391	663	925
39	30	64	155	255	355	54	106	250	418	614	90	168	391	663	925
40	32	67	161	264	367	56	108	256	427	626	90	168	391	662	925
41	34	70	168	274	379	58	112	262	436	639	90	169	391	662	924
42	36	74	175	284	391	60	115	268	445	651	91	169	392	661	924
43	39	78	182	294	403	62	118	274	454	663	91	169	392	661	924
44	41	82	190	304	415	63	121	280	463	676	91	170	392	660	923
45	43	85	197	314	426	65	124	286	471	688	92	170	392	660	923
46	46	90	204	324	438	67	127	292	480	700	92	171	392	659	922
47	48	94	212	334	450	69	131	298	488	712	93	172	392	658	921
48	51	98	220	345	462	72	134	304	497	724	93	173	392	657	921
49	54	102	228	355	473	74	137	310	505	735	94	173	392	656	920
50	56	106	235	365	485	76	140	315	512	746	94	173	392	655	919
51	59	111	243	376	496	78	144	321	520	758	95	174	392	653	918
52	62	115	251	386	507	80	147	326	527	769	95	175	393	652	917
53	65	120	260	396	518	82	150	332	534	779	96	175	393	650	916
54	67	124	268	406	529	84	153	337	541	790	97	176	393	649	915
55	70	129	276	416	540	86	156	342	547	800	97	177	393	647	913
56	73	134	284	426	551	88	159	347	552	810	98	178	393	644	912
57	76	139	292	436	562	90	163	352	557	820	99	179	393	642	910
58	79	144	300	445	573	92	166	356	562	830	100	180	393	639	908
59	83	148	308	455	585	94	169	360	566	840	101	182	393	636	906
60	86	153	316	465	597	96	172	364	570	849	102	183	393	633	904
61	89	158	324	475	610	98	175	368	574	859	....	....	....	....	....
62	92	163	332	485	623	100	178	371	577	868	....	....	....	....	....
63	95	168	339	495	636	102	181	375	580	877	....	....	....	....	....
64	98	173	347	507	650	104	184	378	583	886	....	....	....	....	....
65	102	177	355	518	665	107	187	381	587	895	....	....	....	....	....

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
21	$18 23	$72 62	$126 42	$188 42	$40 90	$185 43	$314 23	$466 75	$87 20	$394 21	$668 41	$928 43
22	18 94	75 78	131 59	195 78	41 70	189 05	320 24	475 55	87 19	394 15	668 30	928 39
23	19 69	79 08	136 97	203 41	42 52	192 77	326 41	484 58	87 19	394 08	668 20	928 33
24	20 47	82 51	142 57	211 34	43 38	196 58	332 74	493 85	87 19	394 01	668 08	928 28
25	21 29	86 11	148 40	219 54	44 25	200 51	339 24	503 38	87 19	393 94	667 95	928 23
26	22 14	89 85	154 44	228 04	45 15	204 55	345 89	513 05	87 19	393 87	667 82	928 17
27	23 08	93 75	160 74	236 82	46 08	208 69	352 72	522 98	87 19	393 80	667 69	928 09
28	23 96	97 84	167 29	245 90	47 03	212 95	359 71	533 12	87 20	393 74	667 54	928 02
29	24 94	102 08	174 09	255 24	48 02	217 32	366 87	543 45	87 21	393 67	667 38	927 94
30	25 96	106 53	181 17	264 85	49 04	221 80	374 17	553 97	87 24	393 60	667 22	927 86
31	27 02	111 14	188 51	274 70	50 08	226 38	381 65	564 64	87 27	393 55	667 06	927 75
32	28 14	115 95	196 10	284 77	51 14	231 07	389 26	575 46	87 30	393 50	666 87	927 64
33	29 30	120 98	203 95	295 08	52 26	235 88	397 02	586 42	87 35	393 46	666 69	927 52
34	30 53	126 21	212 07	305 59	53 39	240 80	404 89	597 49	87 41	393 45	666 51	927 38
35	31 81	131 67	220 40	316 29	54 56	245 83	412 85	608 67	87 50	393 46	666 30	927 23
36	33 14	137 33	228 96	327 17	55 75	250 97	420 90	619 93	87 58	393 50	666 07	927 05
37	34 53	143 20	237 72	338 21	56 98	256 20	429 01	631 26	87 70	393 56	665 81	927 87
38	35 97	149 30	246 68	349 39	58 25	261 51	437 15	642 64	87 82	393 64	665 51	926 65
39	37 50	155 61	255 83	360 71	59 55	266 92	445 33	654 05	87 99	393 75	665 18	926 41
40	39 08	162 08	265 14	372 14	60 89	272 35	453 49	665 47	88 19	393 86	664 80	926 14
41	40 75	168 74	274 61	383 66	62 28	277 82	461 64	676 88	88 44	393 98	664 37	925 84
42	42 49	175 58	284 22	395 23	63 70	283 30	469 73	688 25	88 72	394 08	663 86	925 49
43	44 30	182 48	293 94	406 83	65 15	288 76	477 76	699 58	89 04	394 17	663 29	925 10
44	46 16	189 54	303 77	418 46	66 63	294 20	485 68	710 83	89 38	394 24	662 62	924 67
45	48 10	196 73	313 69	430 07	68 14	299 58	493 49	721 99	89 78	394 27	661 87	924 18
46	50 08	204 02	323 67	441 65	69 66	304 90	501 13	733 02	90 19	394 27	661 02	923 63
47	52 10	211 39	333 71	453 14	71 18	310 13	508 59	743 91	90 61	394 22	660 04	923 02
48	54 16	218 86	343 75	464 52	72 [illegible]	315 27	515 84	754 63	91 04	394 12	658 95	922 33
49	56 24	226 41	353 84	475 78	74 18	320 31	522 77	765 16	91 48	394 01	657 73	921 56
50	58 37	234 05	363 94	486 89	75 69	325 24	529 66	775 48	91 94	393 86	656 39	920 71
51	60 54	241 77	374 02	497 81	77 19	330 04	536 15	785 57	92 45	393 70	654 91	919 75
52	62 76	249 55	384 07	508 55	78 70	334 72	542 34	795 42	93 00	393 52	653 27	918 69
53	65 02	257 39	394 03	519 15	80 22	339 27	548 19	805 03	93 59	393 34	651 50	617 53
54	67 32	265 28	403 93	529 68	82 16	343 68	553 66	814 44	94 22	393 14	649 54	916 23
55	69 66	273 19	413 68	540 24	84 06	347 93	558 71	823 68	94 92	392 96	647 36	914 79
56	72 05	281 10	423 27	550 94	85 97	352 00	563 30	832 76	95 68	992 75	644 95	913 20
57	74 47	289 00	432 70	561 88	87 90	355 87	567 40	841 72	96 51	392 52	642 24	611 44
58	76 92	296 85	442 01	573 11	89 83	359 51	570 99	850 55	97 40	392 23	639 22	909 52
59	79 39	304 60	451 31	584 67	91 76	362 88	574 12	859 24	98 34	391 85	635 93	907 39
60	82 35	312 23	460 70	596 64	93 68	365 97	576 85	867 81	99 35	391 37	632 42	905 05

Cash or Loan Values on $1,000 Nonparticipating Policies.

Age at Issue	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years	10 Years	15 Years	20 Years	3 Years	10 Years	15 Years	20 Years	3 Years	10 Years	15 Years	19 Years
21	$16 73	$66 62	124 61	181 94	$36 61	148 37	281 29	418 69	$81 82	371 43	666 00	927 24
22	17 44	69 52	129 76	189 28	37 42	151 62	287 38	427 62	81 82	371 38	665 91	927 20
23	18 19	72 44	135 13	196 90	38 27	154 69	293 66	436 81	81 82	371 32	665 81	927 15
24	18 97	75 50	140 72	204 82	39 13	158 46	300 13	446 28	81 82	371 27	665 70	927 10
25	19 79	78 69	146 54	213 04	40 05	162 04	306 79	456 00	81 82	371 21	665 59	927 04
26	20 64	82 02	152 60	221 57	40 97	165 74	313 65	466 00	81 82	371 16	665 46	926 98
27	21 53	85 51	158 92	230 40	41 94	169 55	320 70	476 26	81 82	371 11	665 34	926 91
28	22 47	89 15	165 50	239 53	42 94	173 48	327 96	486 77	81 84	371 06	665 20	926 84
29	23 46	92 95	172 35	248 95	43 97	177 53	335 42	497 52	81 85	371 01	665 06	926 76
30	24 49	96 92	179 47	258 64	45 04	181 69	343 07	508 49	81 88	370 98	664 91	926 67
31	25 57	101 06	186 88	268 59	46 13	186 33	350 92	519 67	81 90	370 94	664 76	926 58
32	26 69	105 37	194 54	278 79	47 27	191 34	358 95	531 04	81 94	370 92	664 60	926 47
33	27 88	109 88	202 49	289 22	48 45	196 48	367 16	542 58	81 98	370 91	664 44	926 35
34	29 13	114 58	210 70	299 88	49 66	201 77	375 52	554 30	82 03	370 94	664 28	926 22
35	30 44	119 47	219 15	310 75	50 91	207 19	384 02	566 15	82 10	370 99	664 10	926 07
36	31 79	124 56	227 82	321 80	52 20	212 75	392 64	578 13	82 18	371 07	663 89	925 90
37	33 20	129 85	236 72	333 04	53 52	218 42	401 35	590 22	82 28	371 17	663 66	925 72
38	34 69	135 34	245 82	344 43	54 88	224 22	410 14	602 39	82 39	371 31	663 40	925 51
39	36 26	141 02	255 13	355 97	56 30	230 13	418 99	614 63	82 54	371 48	663 11	925 27
40	37 90	146 86	264 62	367 63	57 76	236 10	427 87	626 92	82 70	371 66	662 78	925 01
41	39 62	152 86	274 27	379 39	59 27	242 13	436 77	639 24	82 92	371 85	662 39	924 71
42	41 41	159 00	284 07	391 22	60 81	248 20	445 66	651 55	83 15	372 04	661 94	924 38
43	43 29	165 27	294 00	403 10	62 41	254 28	454 50	663 83	83 42	372 22	661 43	924 00
44	45 22	171 67	304 05	415 00	64 03	260 36	463 28	676 07	83 72	372 39	660 84	923 58
45	47 22	178 17	314 19	426 90	65 69	266 42	471 96	688 24	84 05	372 54	660 17	923 10
46	49 28	184 98	324 41	438 76	67 37	272 44	480 51	700 30	84 40	372 66	659 39	922 57
47	51 39	192 58	334 68	450 55	69 05	278 39	488 91	712 23	84 76	372 75	658 52	921 97
48	53 52	200 28	345 00	462 25	70 72	284 27	497 18	724 01	85 14	372 82	657 53	921 30
49	55 70	208 07	365 34	473 81	72 39	290 06	505 14	735 60	85 51	372 87	656 43	920 56
50	57 92	215 96	365 70	485 23	74 06	295 77	512 92	746 98	85 91	372 92	655 22	919 72
51	60 20	223 93	376 05	496 46	75 75	301 38	520 43	758 13	86 35	372 96	653 88	918 80
52	62 51	231 97	386 37	507 51	77 44	306 86	527 65	769 04	86 82	373 01	652 41	917 77
53	64 89	240 07	396 63	518 42	79 14	312 33	534 54	779 72	87 34	373 07	650 80	916 63
54	67 29	248 22	406 78	529 25	80 84	317 47	541 06	790 18	87 90	373 15	649 03	915 37
55	69 55	256 41	416 82	540 11	82 56	322 56	547 18	800 48	88 50	373 25	647 08	913 98
56	72 25	264 59	426 68	551 10	84 28	327 46	552 83	810 62	89 15	373 35	644 88	912 43
57	74 80	272 76	436 39	562 31	86 01	332 18	557 99	820 64	89 87	373 44	642 42	910 73
58	77 38	280 88	445 98	573 81	87 76	336 67	562 66	830 54	90 64	373 50	639 68	908 86
59	79 98	288 90	455 54	585 64	89 50	340 89	566 87	840 32	91 46	373 49	636 68	906 80
60	82 60	296 81	465 19	597 84	91 23	344 84	570 69	849 97	92 33	373 42	633 47	904 54

Cash or Loan Values on $1,000 Nonparticipating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	20 Years
15	....	....	....	....	....	$10	$ 53	$141	$244	$370	$41	$150	$376	$654	$924
16	....	....	....	....	....	10	54	144	249	378	41	150	376	654	924
17	....	....	....	....	....	10	55	147	254	385	41	150	376	654	924
18	....	....	....	....	....	11	56	150	259	393	41	150	376	654	924
19	....	....	....	....	....	11	57	153	265	401	41	150	376	654	924
20	$ 5	$ 25	$ 67	$114	$169	11	58	156	270	410	40	150	376	654	924
21	5	26	69	118	176	11	60	159	276	418	40	150	376	654	924
22	5	27	72	123	183	12	61	163	282	427	40	150	375	654	924
23	5	28	75	129	191	12	62	166	288	436	39	149	375	654	924
24	6	30	79	134	198	12	64	170	294	446	39	149	375	654	924
25	6	31	82	139	206	12	65	174	301	456	39	149	375	654	924
26	6	32	85	145	215	13	67	178	308	466	39	149	375	654	924
27	7	34	89	151	223	13	68	182	315	476	38	149	375	654	924
28	7	35	93	158	232	13	70	186	322	486	38	149	375	653	924
29	7	37	97	164	242	14	72	191	329	497	38	149	375	653	924
30	7	39	101	171	251	14	74	195	337	508	38	149	375	653	924
31	8	40	106	178	261	14	75	200	344	519	37	150	375	653	924
32	8	42	110	186	271	15	77	204	352	531	37	150	375	653	923
33	8	44	115	193	281	15	79	209	360	542	37	150	375	653	923
34	9	46	120	201	291	15	81	214	368	554	36	150	375	652	923
35	9	48	125	209	302	16	83	219	377	566	36	150	375	652	923
36	10	50	130	218	313	16	85	225	385	578	36	150	375	652	923
37	10	52	136	226	324	17	87	230	394	590	36	150	375	652	923
38	11	55	142	235	335	17	89	236	402	602	35	150	375	651	922
39	11	57	148	244	346	17	92	241	411	614	35	150	375	651	922
40	12	60	154	253	358	18	94	247	420	626	35	150	375	651	922
41	12	63	160	262	369	18	96	252	428	639	34	150	376	650	922
42	13	65	167	272	381	19	99	258	437	651	34	150	376	650	921
43	13	68	173	281	392	19	101	264	446	663	34	150	376	649	921
44	14	71	180	291	404	20	104	269	454	676	34	150	376	649	920
45	14	74	187	301	416	20	106	275	463	688	33	150	376	648	920
46	15	77	194	311	427	21	109	281	471	700	33	150	376	647	919
47	16	81	201	321	439	21	111	286	479	712	33	150	376	646	919
48	16	84	208	330	450	22	114	292	487	724	33	150	376	645	918
49	17	87	215	340	462	22	116	297	495	735	32	150	376	644	917
50	18	90	223	350	473	23	119	302	502	746	32	150	376	642	916
51	18	94	230	360	484	24	121	307	509	758	32	150	376	641	915
52	19	97	238	370	495	24	124	312	516	769	32	150	376	639	914
53	20	101	245	380	505	25	126	317	523	779	32	150	375	637	913
54	21	105	253	390	516	25	129	322	529	790	31	150	375	636	912
55	21	108	261	400	527	26	131	327	535	800	31	151	375	633	910
56	22	112	268	409	537	26	134	331	540	810	31	151	375	631	909
57	23	116	276	419	548	27	136	336	545	820	31	152	375	628	907
58	24	120	283	428	560	27	138	340	549	830	31	152	375	625	905
59	25	123	291	437	571	28	141	343	553	840	31	153	374	622	903
60	26	127	298	446	584	28	143	347	556	849	31	153	374	618	900

Cash or Loan Values on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$ 5	$24	$67	$114	$170	$22	$60	$156	$271	$410	$82	$163	$388	$661	$926
21	6	25	70	119	177	23	61	160	276	419	81	163	388	661	926
22	6	27	73	124	184	23	63	163	282	428	81	163	387	661	926
23	7	28	76	129	191	24	64	167	289	437	81	162	387	661	926
24	8	29	79	134	199	25	66	171	295	446	80	162	387	661	926
25	8	31	82	140	207	26	67	175	301	456	80	162	387	660	926
26	9	32	86	146	215	26	69	179	308	466	80	161	386	660	926
27	10	34	90	152	224	27	70	183	315	476	79	161	386	660	926
28	10	35	93	158	233	28	72	187	322	487	79	161	386	660	926
29	11	37	97	165	242	29	74	191	330	498	79	160	385	659	925
30	12	39	102	172	252	30	76	196	337	508	78	160	385	659	925
31	13	40	106	179	261	31	78	200	345	520	78	160	385	659	925
32	14	42	111	186	271	32	80	205	353	531	78	159	385	658	925
33	15	44	115	194	281	33	82	210	361	543	77	159	384	658	924
34	16	46	120	202	292	34	84	215	369	554	77	159	384	658	925
35	17	49	125	210	303	35	86	220	377	566	76	159	384	657	925
36	18	51	131	218	313	36	88	225	386	578	76	158	384	657	924
37	19	53	136	227	324	37	90	231	394	590	76	158	383	657	924
38	21	56	142	236	336	38	93	236	403	602	75	158	383	656	924
39	22	58	148	245	347	39	95	242	411	615	75	158	383	656	924
40	23	61	154	254	358	41	98	247	420	627	75	157	383	655	923
41	25	64	161	263	370	42	100	253	429	639	74	157	383	654	923
42	26	67	167	272	381	43	103	259	437	652	74	157	382	654	923
43	28	70	174	282	393	44	105	264	446	664	74	157	382	653	922
44	29	73	181	292	405	46	108	270	455	676	74	157	382	652	922
45	31	77	188	301	416	47	111	276	463	688	74	157	382	651	921
46	33	80	195	311	428	49	113	281	471	700	73	157	381	650	920
47	34	83	202	321	439	50	116	287	479	712	73	157	381	649	920
48	36	87	209	331	451	51	119	292	487	724	73	157	381	648	919
49	38	90	216	341	462	53	121	298	495	736	73	157	380	646	918
50	40	94	223	351	473	54	124	303	503	747	73	157	380	645	917
51	42	97	231	361	484	55	127	308	510	758	73	157	380	643	916
52	44	101	238	371	495	57	129	313	517	769	73	157	379	642	915
53	45	105	246	381	506	58	132	318	523	780	73	157	379	640	913
54	47	109	253	391	516	60	134	323	530	790	73	158	378	638	913
55	50	113	261	400	527	61	137	327	535	800	73	158	378	635	911
56	52	117	269	410	538	62	140	332	541	811	...	...	...	...	...
57	54	121	276	419	549	64	142	336	545	821	...	...	...	...	...
58	56	125	284	428	560	65	145	340	550	831	...	...	...	...	...
59	58	129	291	438	572	67	147	344	553	840	...	...	...	...	...
60	60	133	299	447	584	68	150	347	557	850	...	...	...	...	...

Cash or Loan Values on $1,000 "Coupon Savings" (Nonparticipating) Policies.

Age at Issue.	Ordinary Life at end of 2 Years.	5 Years.	10 Years	15 Years	20 Years.	20 Premiums Life at end of 2 Years.	5 Years.	10 Years	15 Years.	19 Years	20 Year Endowment at end of 2 Years	5 Years.			19 Years.
15	...	...	...	...	...	$10	$58	$118	$230	$371	$53	$173	$404	$674	$930
16	...	...	...	...	...	11	59	151	235	378	52	172	404	674	930
17	...	...	...	...	...	11	60	154	260	386	52	172	404	674	930
18	...	...	...	...	...	11	61	157	265	393	52	172	404	674	930
19	...	...	...	...	...	12	63	160	271	402	51	172	403	674	930
20	...	...	...	...	...	12	64	164	277	410	51	171	403	673	930
21	$4	$30	$79	$131	$189	12	66	167	283	419	51	171	403	673	929
22	4	31	82	136	196	13	67	171	289	428	50	171	403	673	929
23	4	33	85	141	203	13	69	175	295	437	50	170	402	673	929
24	5	34	89	147	211	13	70	179	301	446	50	170	402	673	929
25	5	36	92	153	220	14	72	183	308	456	49	170	402	672	929
26	6	37	96	159	228	14	74	187	315	466	49	169	402	672	929
27	6	39	100	165	237	15	75	191	322	476	48	169	401	672	929
28	6	41	104	171	246	15	77	195	329	487	48	169	401	672	929
29	7	42	108	178	255	15	79	200	337	498	48	168	401	671	929
30	7	44	113	185	265	16	81	204	344	508	47	168	400	671	929
31	8	46	117	193	275	16	83	209	352	520	47	168	400	671	929
32	8	48	122	200	286	17	85	214	360	531	46	167	400	670	928
33	9	50	127	208	296	17	87	219	369	543	46	167	399	670	928
34	9	53	132	216	306	18	90	224	377	554	45	167	399	670	928
35	10	55	138	225	317	19	92	230	385	566	45	166	399	670	928
36	10	57	143	234	328	19	94	235	394	578	44	166	399	669	928
37	11	60	149	242	339	20	97	241	403	590	44	166	398	669	927
38	12	63	155	251	351	20	99	246	411	602	43	165	398	668	927
39	12	65	162	261	362	21	102	252	420	615	43	165	398	668	927
40	13	68	168	270	374	22	104	258	429	627	43	165	398	667	927
41	14	71	175	280	386	22	107	264	438	639	42	165	398	667	926
42	15	75	182	290	397	23	110	270	447	652	42	165	398	666	926
43	16	78	189	300	409	24	113	276	456	664	41	164	398	666	926
44	16	81	196	310	421	24	115	283	465	676	41	164	397	665	926
45	17	85	203	320	433	25	118	288	473	688	40	164	397	664	926
46	18	88	210	330	445	25	121	294	482	700	40	164	397	663	924
47	19	92	218	340	457	27	124	299	490	712	40	164	397	662	924
48	20	95	225	350	469	27	127	305	498	724	39	164	397	661	923
49	21	99	233	361	480	28	130	311	507	736	39	124	396	660	922
50	22	103	240	371	492	29	132	317	514	747	39	164	396	659	921
51	23	107	248	382	503	30	135	322	522	758	38	165	396	657	920
52	24	111	256	392	514	30	138	328	529	769	38	165	396	656	919
53	25	115	264	402	525	31	141	333	536	780	38	165	395	654	918
54	26	119	272	412	536	32	144	338	543	790	38	165	395	652	917
55	27	123	280	422	547	33	147	343	549	800	38	166	395	650	916
56	28	127	288	432	556	34	149	348	555	811	37	166	395	648	914
57	30	132	296	443	570	34	152	353	560	821	37	167	395	646	912
58	31	136	304	453	581	35	155	357	565	831	37	168	395	648	911
59	32	140	312	463	593	36	158	362	570	840	37	169	395	640	909
60	33	145	320	472	605	37	161	366	574	850	38	170	395	637	907

The values apply if coupons are used to reduce premiums.

xtended Insurance on $1,000 Participating Policies.

Extended Insurance on $1,000 Nonparticipating Policies.

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 2 Yrs. Years	Months	5 Yrs. Years	Months	10 Yrs. Years	Months	15 Yrs. Years	Months	20 Yrs. Years	Months	20 Premiums Life at end of 2 Yrs. Years	Months	5 Yrs. Years	Months	10 Yrs. Years	Months	15 Yrs. Years	Months	19 Yrs. Years	Months	20 Year Endowment at end of 2 Yrs. Years	Months	5 Yrs. Years	Pure End.	10 Yrs. Years	Pure End.	15 Yrs. Years	Pure End.	19 Yrs. Years	Pure End.
16	.....		.....		.....		.....		.....		1	10	8	8	25	4	38	3	47	4	9	8	15	$158	10	$500	5	$777	1	$959
17	.....		.....		.....		.....		.....		1	11	8	10	25	4	37	8	46	6	9	6	15	156	10	499	5	776	1	958
18	.....		.....		.....		.....		.....		1	11	8	11	25	3	37	0	45	7	9	5	15	154	10	498	5	776	1	958
19	.....		.....		.....		.....		.....		1	11	9	1	25	2	36	4	44	9	9	4	15	152	10	497	5	776	1	958
20	.....		.....		.....		.....		.....		2	0	9	3	25	1	35	8	43	11	9	2	15	150	10	496	5	775	1	958
21	0	11	3	10	9	7	15	7	19	3	2	0	9	4	25	0	34	11	43	0	9	1	15	148	10	495	5	775	1	958
22	0	11	4	0	9	11	15	9	19	1	2	0	9	6	24	8	34	3	42	1	8	11	15	145	10	493	5	775	1	958
23	0	11	4	1	10	2	15	11	18	11	2	1	9	7	24	6	33	7	41	3	8	9	15	148	10	492	5	775	1	958
24	1	0	4	2	10	5	16	0	18	9	2	1	9	9	24	3	33	0	40	4	8	7	15	140	10	490	5	773	1	958
25	1	0	4	4	10	8	16	0	18	6	2	2	9	9	24	0	32	2	39	5	8	6	15	137	10	489	5	773	1	958
26	1	0	4	6	10	11	16	1	18	3	2	2	9	10	23	8	31	5	38	6	8	4	15	133	10	487	5	772	1	958
27	1	1	4	8	11	2	16	0	18	0	2	2	9	11	23	3	30	8	37	7	8	2	15	129	10	485	5	771	1	958
28	1	1	4	9	11	3	15	11	17	8	2	3	10	0	22	10	29	11	36	8	8	0	15	125	10	483	5	770	1	958
29	1	1	4	11	11	5	15	10	17	4	2	3	10	1	22	5	29	8	35	9	7	10	15	120	10	480	5	769	1	958
30	1	2	5	0	11	8	15	8	17	1	2	3	10	2	22	0	28	6	34	11	7	8	15	115	10	477	5	768	1	957
31	1	2	5	2	11	9	15	6	16	8	2	3	10	2	21	6	27	9	34	1	7	6	15	109	10	474	5	767	1	957
32	1	3	5	4	11	10	15	3	16	3	2	4	10	3	21	1	27	0	33	2	7	3	15	102	10	471	5	766	1	956
33	1	3	5	5	11	9	15	0	15	11	2	4	10	3	20	7	26	3	32	3	7	1	15	94	10	467	5	765	1	956
34	1	4	5	6	11	9	14	10	15	6	2	4	10	2	20	1	25	6	31	4	6	11	15	86	10	462	5	763	1	955
35	1	4	5	8	11	8	14	6	15	1	2	5	10	1	19	6	24	8	30	5	6	8	15	76	10	457	5	761	1	954
36	1	5	5	10	11	7	14	2	14	8	2	5	10	0	19	0	24	0	29	7	6	6	15	66	10	452	5	759	1	954
37	1	5	5	11	11	5	13	11	14	3	2	5	9	11	18	6	23	2	28	8	6	2	15	53	10	445	5	757	1	953
38	1	6	6	0	11	4	13	7	13	11	2	5	9	10	17	11	22	5	27	9	6	1	15	40	10	440	5	754	1	952
39	1	6	6	0	11	2	13	3	13	5	2	5	9	7	17	4	21	8	26	11	5	10	15	24	10	431	5	752	1	950
40	1	6	6	0	10	11	12	10	13	0	2	5	9	6	16	9	20	11	26	1	5	7	15	7	10	422	5	749	1	95
41	1	7	6	0	10	9	12	6	12	7	2	5	9	3	16	3	20	2	25	3	5	5	14	6	10	411	5	745	1	95
42	1	7	6	0	10	6	12	1	12	1	2	5	9	0	15	8	19	4	24	4	5	2	13	10	10	400	5	741	1	95
43	1	7	6	0	10	3	11	9	11	8	2	5	8	9	15	0	18	8	23	5	4	11	13	1	10	386	5	736	1	95
44	1	7	5	11	10	0	11	4	11	3	2	4	8	6	14	5	17	11	22	6	4	8	12	5	10	372	5	731	1	95
45	1	8	5	11	9	9	10	11	10	10	2	4	8	3	13	11	17	2	21	8	4	5	11	9	10	356	5	725	1	95
46	1	8	5	9	9	5	10	7	10	5	2	4	7	11	13	3	16	5	20	9	4	2	11	1	10	337	5	719	1	95
47	1	8	5	8	9	2	10	2	10	0	2	3	7	8	12	9	15	8	20	1	4	0	10	5	10	316	5	712	1	95
48	1	8	5	6	8	10	9	9	9	7	2	2	7	5	12	1	15	0	19	3	3	9	9	10	10	292	5	704	1	95
49	1	8	5	4	8	6	9	5	9	2	2	1	7	2	11	7	14	4	18	4	3	6	9	3	10	264	5	695	1	95
50	1	7	5	8	8	2	9	0	8	9	2	1	6	11	11	0	13	7	17	5	3	3	8	8	10	232	5	685	1	95
51	1	7	5	0	7	11	8	7	8	5	2	0	6	7	10	5	12	11	16	7	3	0	8	1	10	196	5	676	1	95
52	1	6	4	11	7	7	8	3	8	1	1	11	6	3	9	11	12	3	15	9	2	10	7	7	10	154	5	664	1	95
53	1	6	4	9	7	3	7	10	7	7	1	10	5	10	9	5	11	7	14	11	2	7	7	1	10	108	5	646	1	95
54	1	5	4	7	6	11	7	6	7	3	1	9	5	6	8	10	11	0	14	3	2	5	6	7	10	50	5	628	1	95
55	1	5	4	4	6	8	7	2	6	11	1	8	5	3	8	4	10	4	13	5	2	3	6	2	9	Mo. 10	5	609	1	95
56	1	4	4	2	6	4	6	10	6	7	1	7	5	0	7	10	9	9	12	7	.....		.....		.....		.....		.....	
57	1	3	4	0	6	0	6	6	6	3	1	6	4	8	7	5	9	2	11	10	.....		.....		.....		.....		.....	
58	1	3	3	10	5	8	6	2	5	10	1	5	4	5	6	11	8	7	11	2	.....		.....		.....		.....		.....	
59	1	2	3	8	5	5	5	10	5	6	1	4	4	2	6	6	8	0	10	4	.....		.....		.....		.....		.....	
60	1	1	3	6	5	2	5	7	5	3	1	3	3	11	6	1	7	6	9	7	.....		.....		.....		.....		.....	

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	3 Yrs		10 Yrs		15 Yrs		20 Yrs		3 Yrs		10 Yrs		15 Yrs		19 Yrs		3 Yrs		10 Yrs		15 Yrs		19 Yrs	
	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Pure End't	Years.	Pure End't	Years.	Pure End't
20	1	76	9	160	16	68	19	306	4	203	25	256	36	86	44	28	15	17	10	$494	5	$777	1	$958
21	1	112	9	280	16	145	19	270	4	240	25	196	35	200	43	76	14	313	10	493	5	777	1	958
22	1	150	10	32	16	206	19	220	4	279	25	123	34	310	42	121	14	238	10	492	5	777	1	958
23	1	189	10	147	16	249	19	157	4	317	25	36	34	51	41	166	14	161	10	490	5	776	1	958
24	1	228	10	258	16	276	19	82	4	354	24	302	33	156	40	208	14	81	10	489	5	776	1	958
25	1	269	10	364	16	284	18	362	5	28	24	190	32	257	39	250	13	362	10	488	5	775	1	958
26	1	311	11	97	16	275	18	266	5	66	24	67	31	355	38	290	13	278	10	486	5	775	1	958
27	1	354	11	186	16	254	18	162	5	101	23	298	31	87	37	328	13	188	10	484	5	774	1	958
28	2	33	11	264	16	217	18	49	5	140	23	155	30	181	37	1	13	97	10	482	5	773	1	958
29	2	79	11	329	16	169	17	294	5	176	23	4	29	273	36	45	13	1	10	480	5	772	1	958
30	2	125	12	14	16	108	17	167	5	210	22	208	28	363	35	87	12	268	10	478	5	772	1	958
31	2	173	12	51	16	37	17	35	5	240	22	40	28	89	34	128	12	166	10	475	5	771	1	957
32	2	219	12	73	15	320	16	261	5	270	21	230	27	178	33	168	12	60	10	472	5	770	1	957
33	2	266	12	81	15	228	16	119	5	295	21	49	26	264	32	208	11	315	10	469	5	768	1	957
34	2	311	12	75	15	129	15	337	5	318	20	227	25	349	31	247	11	204	10	495	5	767	1	957
35	2	358	12	57	15	23	15	187	5	339	20	35	25	71	30	286	11	90	10	460	5	765	1	957
36	3	37	12	27	14	274	15	33	5	356	19	203	24	157	29	324	10	336	10	455	5	764	1	957
37	3	81	11	349	14	154	14	242	6	2	19	3	23	242	28	362	10	214	10	450	5	762	1	956
38	3	123	11	297	14	29	14	85	6	8	18	163	22	327	28	41	10	91	10	443	5	760	1	956
39	3	164	11	235	13	265	13	290	6	9	17	321	22	48	27	86	9	329	10	436	5	757	1	956
40	3	201	11	165	13	131	13	131	6	4	17	111	21	135	26	131	9	200	10	428	5	754	1	956
41	3	233	11	86	12	359	12	335	5	356	16	264	20	223	25	174	9	71	10	419	5	751	1	955
42	3	262	11	1	12	219	12	177	5	337	16	52	19	311	24	219	8	304	10	408	5	748	1	955
43	3	284	10	273	12	77	12	16	5	309	15	202	19	35	23	263	8	171	10	396	5	744	1	954
44	3	299	10	175	11	297	11	225	5	274	14	352	18	129	22	309	8	38	10	383	5	739	1	954
45	3	307	10	72	11	151	11	67	5	234	14	137	17	222	21	354	7	269	10	367	5	734	1	953
46	3	309	9	330	11	4	10	277	5	186	13	287	16	316	21	42	7	136	10	350	5	728	1	952
47	3	304	9	219	10	223	10	125	5	132	13	73	16	51	20	98	7	4	10	330	5	722	1	952
48	3	292	9	105	10	77	9	337	5	75	12	226	15	154	19	154	6	238	10	307	5	714	1	951
49	3	275	8	355	9	296	9	191	5	13	12	14	14	259	18	212	6	110	10	281	5	706	1	950
50	3	254	8	237	9	153	9	42	4	312	11	172	14	0	17	270	5	350	10	251	5	696	1	949
51	3	227	8	119	9	11	8	265	4	245	10	332	13	117	16	329	5	228	10	216	5	685	1	947
52	3	197	8	1	8	289	8	123	4	176	10	131	12	236	16	29	5	110	10	177	5	673	1	946
53	3	165	7	247	8	103	7	346	4	106	9	299	11	357	15	103	4	362	10	131	5	659	1	944
54	3	129	7	130	7	334	7	211	4	37	9	108	11	124	14	178	4	252	10	78	5	643	1	942
55	3	92	7	13	7	207	7	74	3	332	8	286	10	258	13	252	4	148	10	17	5	626	1	940
56	3	52	6	263	7	81	6	305	3	261	8	106	10	31	12	325	4	48	9	181	5	605	1	938
57	2	11	6	151	6	322	6	178	3	192	7	296	9	180	12	43	3	318	8	303	5	582	1	936
58	2	334	6	41	6	204	6	47	3	125	7	128	8	329	11	136	3	227	8	75	5	556	1	933
59	2	291	5	300	6	86	5	289	3	59	6	330	8	124	10	226	3	141	7	227	5	526	1	930
60	2	247	5	197	5	335	5	169	2	359	6	177	7	287	9	313	3	60	7	24	5	490	1	926

Days

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	3 Yrs		10 Yrs		15 Yrs		20 Yrs		3 Yrs		10 Yrs		15 Yrs		19 Yrs		3 Yrs		10 Yrs		15 Yrs		19 Yrs	
	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days.	Years. Pure End't		Years. Pure End't		Years. Pure End't	
15 to 20	2	68	8	145	12	297	15	199	4	72	19	232	30	192	38	5	10	279	10	$439	5	$729	1	$932
21	2	68	8	145	12	297	15	199	4	106	19	213	30	12	37	111	10	279	10	439	5	729	1	932
22	2	68	8	145	12	297	15	199	4	136	19	200	29	187	36	210	10	279	10	439	5	729	1	932
23	2	68	8	145	12	297	15	199	4	179	19	171	28	358	35	312	10	279	10	439	5	729	1	932
24	2	68	8	145	12	297	15	199	4	194	19	126	28	161	35	51	10	279	10	439	5	729	1	932
25	2	68	8	145	12	297	15	199	4	215	19	75	27	322	34	146	10	279	10	439	5	729	1	932
26	2	116	8	164	12	318	15	144	4	228	19	11	27	114	33	243	10	193	10	435	5	727	1	931
27	2	148	8	217	12	327	15	80	4	241	18	295	26	265	32	332	10	105	10	431	5	724	1	931
28	2	177	8	254	12	326	15	5	4	254	18	210	26	53	32	68	10	18	10	429	5	721	1	930
29	2	205	8	317	12	310	14	290	4	267	18	116	25	196	31	162	9	295	10	424	5	724	1	929
30	2	231	8	356	12	288	14	204	4	280	18	13	24	338	30	184	9	209	10	421	5	720	1	928
31	2	254	9	5	12	254	14	113	4	293	17	262	24	116	29	342	9	124	10	415	5	719	1	927
32	2	276	9	38	12	213	14	15	4	306	17	139	23	253	29	74	9	38	10	411	5	717	1	926
33	2	297	9	65	12	164	13	274	4	306	17	23	23	27	28	164	8	313	10	406	5	712	1	925
34	2	315	9	75	12	107	13	165	4	306	16	250	22	161	27	257	8	225	10	399	5	711	1	925
35	2	332	9	79	12	42	13	57	4	310	16	115	21	293	26	344	8	135	10	394	5	708	1	925
36	2	343	9	72	11	331	12	299	4	310	15	333	21	64	26	77	8	42	10	385	5	705	1	925
37	2	359	9	56	11	253	12	181	4	310	15	186	20	194	25	169	7	307	10	377	5	702	1	924
38	3	34	9	31	11	169	12	60	4	310	15	36	19	322	24	259	7	224	10	368	5	699	1	924
39	3	44	8	358	11	80	11	297	4	290	14	241	19	92	23	344	7	109	10	359	5	695	1	923
40	3	35	8	317	10	344	11	172	4	252	14	83	18	220	23	81	7	8	10	349	5	691	1	922
41	3	35	8	269	10	245	11	44	4	214	13	281	17	347	22	175	6	263	10	337	5	686	1	921
42	3	30	8	213	10	142	10	276	4	176	13	115	17	116	21	267	6	156	10	324	5	681	1	921
43	3	20	8	162	10	34	10	148	4	139	12	308	16	244	20	357	6	48	10	309	5	676	1	920
44	3	5	8	84	9	285	10	16	4	113	12	138	16	11	20	99	5	304	10	293	5	670	1	919
45	2	355	8	11	9	174	9	249	4	57	11	328	15	143	19	197	5	206	10	275	5	664	1	918
46	2	351	7	296	9	62	9	121	4	25	11	158	14	275	18	294	5	89	10	255	5	656	1	917
47	2	315	7	219	8	310	8	352	3	326	10	349	14	50	18	33	4	349	10	233	5	648	1	916
48	2	300	7	139	8	199	8	230	3	269	10	182	13	190	17	143	4	252	10	207	5	640	1	915
49	2	282	7	58	8	88	8	106	3	231	10	16	12	329	16	250	4	159	10	179	5	630	1	914
50	2	262	6	335	7	337	7	343	3	173	9	214	12	116	15	319	4	71	10	147	5	620	1	913
51	2	239	6	252	7	229	7	226	3	135	9	53	11	264	15	114	3	346	10	111	5	608	1	912
52	2	215	6	169	7	121	7	109	3	78	8	256	11	56	14	232	3	265	10	70	5	596	1	911
53	2	189	6	85	7	13	6	351	3	39	8	102	10	215	13	346	3	189	10	23	5	582	1	909
54	2	163	5	360	6	271	6	242	2	359	7	311	10	14	13	116	3	117	9	230	5	566	1	907
55	2	134	5	278	6	169	6	133	2	304	7	166	9	185	12	244	3	48	8	Days 354	5	548	1	905
56	2	104	5	196	6	67	6	23	2	250	7	22	8	353	12	5	.....		.....		.....		.....	
57	2	76	5	114	5	327	5	287	2	196	6	245	8	174	11	152	.....		.....		.....		.....	
58	2	53	5	33	5	233	5	184	2	145	6	111	7	352	10	289	.....		.....		.....		.....	
59	2	20	4	313	5	138	5	84	2	95	5	340	7	185	10	72	.....		.....		.....		.....	
60	1	358	4	235	5	43	4	346	2	42	5	217	7	14	9	224	.....		.....		.....		.....	

Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Age at Issue	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End't	Years	Pure End't	Years	Pure End't
18 to 21	1	290	8	25	14	72	18	74	3	293	21	183	32	175	39	18	13	253	10	$456	5	$744	1	$953
22	1	314	8	138	14	163	18	51	3	319	21	178	31	327	38	104	13	172	10	455	5	744	1	953
23	1	338	8	250	14	238	18	13	3	346	21	157	31	108	37	188	13	86	10	453	5	743	1	953
24	1	362	8	360	14	295	17	327	4	6	21	119	30	249	36	270	12	363	10	452	5	742	1	953
25	2	23	9	102	14	335	17	263	4	32	21	68	30	21	35	348	12	273	10	450	5	741	1	953
26	2	50	9	204	14	358	17	187	4	59	21	2	29	153	35	59	12	180	10	448	5	741	1	953
27	2	77	9	299	15	0	17	101	4	84	20	287	28	282	34	134	12	84	10	445	5	740	1	953
28	2	104	10	21	14	357	17	6	4	108	20	193	28	42	33	209	11	349	10	443	5	739	1	953
29	2	132	10	98	14	334	16	268	4	131	20	88	27	164	32	282	11	249	10	441	5	738	1	953
30	2	160	10	163	14	298	16	157	4	152	19	338	26	282	31	354	11	145	10	438	5	737	1	952
31	2	189	10	215	14	249	16	39	4	173	19	212	26	32	31	62	11	37	10	434	5	736	1	952
32	2	217	10	254	14	189	15	280	4	191	19	76	25	146	30	137	10	293	10	431	5	734	1	952
33	2	244	10	280	14	119	15	151	4	206	18	297	24	257	29	208	10	182	10	427	5	733	1	952
34	2	270	10	292	14	40	15	16	4	219	18	144	24	0	28	277	10	67	10	422	5	731	1	952
35	2	296	10	291	13	317	14	241	4	229	17	350	23	110	27	345	9	315	10	417	5	728	1	952
36	2	321	10	277	13	221	14	99	4	236	17	184	22	217	27	49	9	195	10	411	5	726	1	951
37	2	346	10	252	13	117	13	319	4	240	17	13	21	322	26	122	9	74	10	404	5	724	1	951
38	3	3	10	216	13	8	13	171	4	240	16	201	21	63	25	193	8	316	10	396	5	721	1	951
39	3	24	10	169	12	259	13	21	4	236	16	21	20	169	24	264	8	190	10	388	5	718	1	950
40	3	43	10	114	12	139	12	235	4	228	15	201	19	275	23	333	8	64	10	379	5	715	1	950
41	3	59	10	50	12	16	12	83	4	215	15	13	19	15	23	43	7	302	10	368	5	711	1	950
42	3	71	9	343	11	254	11	296	4	196	14	187	18	123	22	118	7	173	10	356	5	707	1	949
43	3	78	9	264	11	123	11	144	4	171	13	360	17	230	21	193	7	44	10	342	5	702	1	948
44	3	81	9	178	10	355	10	357	4	139	13	165	16	338	20	269	6	280	10	327	5	697	1	947
45	3	78	9	88	10	220	10	207	4	103	12	335	16	85	19	346	6	151	10	310	5	691	1	947
46	3	70	8	358	10	84	10	60	4	61	12	140	15	199	19	61	6	24	10	290	5	684	1	946
47	3	57	8	259	9	313	9	280	4	15	11	309	14	313	18	143	5	262	10	268	5	676	1	945
48	3	40	8	157	9	176	9	136	3	330	11	115	14	67	17	227	5	139	10	242	5	667	1	944
49	3	19	8	53	9	40	8	359	3	277	10	287	13	190	16	312	5	19	10	213	5	658	1	943
50	2	359	7	311	8	271	8	220	3	222	10	97	12	314	16	35	4	267	10	179	5	647	1	942
51	2	332	7	204	8	139	8	83	3	165	9	274	12	80	15	129	4	155	10	141	5	634	1	940
52	2	303	7	97	8	9	7	313	3	108	9	89	11	216	14	226	4	48	10	97	5	620	1	938
53	2	271	6	354	7	247	7	181	3	51	8	273	10	356	13	323	3	311	10	46	5	604	1	936
54	2	238	6	247	7	123	7	51	2	358	8	97	10	136	13	57	3	213	9	311	5	586	1	934
55	2	204	6	140	7	2	6	289	2	301	7	291	9	286	12	162	3	121	9	Days 57	5	565	1	932
56	2	168	6	34	6	250	6	164	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	2	132	5	296	6	136	6	40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	2	96	5	196	6	24	5	284	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	2	59	5	98	5	281	5	166	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	2	23	5	1	5	176	5	50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Extended Insurance on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of 2 Yrs. Years	Months	5 Yrs. Years	Months	10 Yrs. Years	Months	15 Yrs. Years	Months	20 Yrs. Years	Months	20-Premiums Life at end of 2 Yrs. Years	Months	5 Yrs. Years	Months	10 Yrs. Years	Months	15 Yrs. Years	Months	19 Yrs. Years	Months	20-Year Endowment at end of 2 Yrs. Years	Months	5 Yrs. Years	Pure End't.	10 Yrs. Years	Pure End't.	15 Yrs. Years	Pure End't.	19 Yrs. Years	Pure End't.
15	63	0	7	11	13	8	22	11	1	1	8	5	25	2	38	10	18	1	5	1	14	14	10	47	35	764	1	[illegible]
16	63	2	8	2	14	4	22	9	1	1	8	8	25	3	38	3	47	2	5	0	15	13	10	47	35	764	1	[illegible]
17	63	3	8	5	14	5	22	8	1	2	8	10	25	3	37	7	46	4	5	0	15	11	10	47	20	764	1	[illegible]
18	63	5	8	8	14	8	22	6	1	2	8	10	25	3	37	0	45	6	4	11	15	110	10	47	15	764	1	[illegible]
19	63	6	8	11	15	2	22	4	1	4	9	0	25	2	36	4	44	8	4	11	15	108	10	47	15	764	1	[illegible]
20	63	7	9	6	15	4	22	1	1	4	9	2	25	0	35	8	43	10	4	10	15	106	10	47	05	763	1	[illegible]
21	63	11	9	7	15	7	21	11	1	4	9	4	21	9	34	11	42	8	4	10	15	101	10	46	45	762	1	[illegible]
22	64	0	10	0	15	10	21	7	1	5	9	4	24	6	34	3	42	0	4	10	15	102	10	46	05	762	1	[illegible]
23	64	1	10	2	15	11	21	4	1	5	9	7	24	4	33	6	41	0	4	9	15	99	10	46	05	761	1	[illegible]
24	64	2	10	6	16	0	21	0	1	5	9	7	24	1	33	10	40	2	4	9	15	96	10	46	05	761	1	[illegible]
25	64	4	10	8	16	2	20	8	1	5	9	9	23	10	32	1	39	4	4	8	15	93	10	46	25	761	1	[illegible]
26	64	6	11	0	16	1	20	5	1	6	9	9	23	6	31	8	38	3	4	7	15	90	10	46	15	760	1	[illegible]
27	64	8	11	1	16	0	20	0	1	6	9	11	23	2	30	8	37	6	4	7	15	86	10	45	85	760	1	[illegible]
28	64	9		3	15	11	19	8	1	6	10	0	22	9	30	0	36	8	4	6	15	82	10	45	75	759	1	[illegible]
29	64	11		5	15	10	19	2	1	6	10	0	22	4	29	2	35	9	4	6	15	78	10	45	35	757	1	[illegible]
30	105	1		5	15	7	18	10	1	6	10	0	21	11	28	6	34	0	4	6	15	75	10	45	35	757	1	[illegible]
31	105	2		6	15	6	18	4	1	7	10	1	21	6	27	8	34	0	4	4	15	69	10	45	05	756	1	[illegible]
32	105	4		8	15	8	17	11	1	7	10	1	21	0	26	11	33	2	4	3	15	63	10	44	75	755	1	[illegible]
33	115	6		9	15	0	17	5	1	8	10	1	20	6	26	2	32	8	4	2	15	56	10	44	35	754	1	[illegible]
34	115	7		9	14	10	17	0	1	8	10	1	20	0	25	5	31	4	4	2	15	48	10	43	95	751	1	[illegible]
35	115	9		8	14	6	16	6	1	8	10	0	19	5	24	8	30	5	4	1	15	39	10	43	45	750	1	[illegible]
36	115	10		7	14	2	16	0	1	8	10	0	19	0	23	11	29	6	4	0	15	28	10	42	95	749	1	[illegible]
37	115	11		6	13	11	15	7	1	7	9	11	18	5	23	2	28	7	3	11	15	16	10	42	95	747	1	[illegible]
38	1	0	0	4	13	6	15	0	1	7	9	9	17	11	22	5	27	8	3	10	15	3	10	41	65	743	1	[illegible]
39	1	0	0	2	13	2	14	7	1	7	9	7	17	4	21	8	26	10	3	8	14	6	10	40	95	741	1	[illegible]
40	1	0	0	0	12	10	14	1	1	7	9	5	16	9	20	11	26	1	3	7	13	11	10	39	95	739	1	[illegible]
41	1	0	0	9	12	6	13	8	1	7	9	3	16	1	20	1	25	2	3	6	13	3	10	39	15	735	1	[illegible]
42	1	1	0	6	12	1	13	2	1	7	9	0	15	7	19	6	24	4	3	6	12	7	10	38	05	732	1	[illegible]
43	1	1	0	3	11	9	12	8	1	7	8	9	15	0	18	8	23	5	3	4	12	0	10	36	75	727	1	[illegible]
44	1	1	11	0	11	4	12	2	1	7	8	6	14	5	17	10	22	6	3	3	11	5	10	35	35	722	1	[illegible]
45	1	1	10	8	10	11	11	9	1	7	8	2	13	10	17	2	21	7	3	1	10	10	10	33	75	717	1	[illegible]
46	1	1	9	6	10	7	11	4	1	6	7	11	13	3	16	6	20	9	3	0	10	8	10	31	85	711	1	[illegible]
47	1	0	8	1	10	2	10	10	1	6	7	8	12	6	15	8	20	0	2	10	9	8	10	29	75	704	1	[illegible]
48	1	0	6	1	9	9	10	4	1	5	7	4	12	2	15	0	19	2	2	8	9	2	10	27	45	696	1	[illegible]
49	1	0	4	6	9	4	9	11	1	5	7	0	11	6	14	4	18	4	2	6	8	8	10	24	85	687	1	[illegible]
50	1	0	2	2	9	0	9	6	1	4	6	9	11	0	13	7	17	5	2	5	8	1	10	21	55	678	1	[illegible]
51	0	11	0	7	11	6	7	9	1	3	5	8	10	8	12	10	16	7	2	4	7	8	10	17	95	665	1	[illegible]
52	0	11	10	7	7	8	8	8	1	3	6	1	9	10	12	8	15	9	2	2	7	2	10	13	95	652	1	[illegible]
53	0	11	8	7	8	7	10	8	3	1	2	5	10	9	11	7	13	8	2	0	6	8	10	8	95	637	1	[illegible]
54	0	11	6	6	11	7	6	7	10	1	1	5	6	6	10	11	0	13	1	2	0	6	2	10	35	620	1	[illegible]
55	0	11	4	6	8	7	2	7	5	1	1	5	2	8	4	10	4	13	5	1	10	5	10	9	85	601	1	[illegible]
56	0	11	2	6	4	6	10	7	1	1	0	4	11	7	10	9	8	12	7	1	8	5	6	9	05	580	1	[illegible]
57	0	10	0	6	0	6	8	6	3	1	0	4	8	7	5	9	2	11	9	1	7	5	1	8	45	565	1	[illegible]
58	0	10	10	5	9	6	3	5	4	0	11	4	5	6	11	8	7	11	1	1	6	4	9	7	95	527	1	[illegible]
59	0	9	8	5	5	6	10	5	0	0	9	4	1	6	6	8	0	10	4	1	5	4	8	7	25	491	1	[illegible]
60	0	9	6	5	2	6	7	5	0	0	7	4	0	6	1	7	5	9	0	1	4	4	1	6	[illegible]	457	1	[illegible]

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 2 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End.	Years	Pure End.	Years	Pure End.
20	0	19	11	123	17	114	20	217	2	189	28	226	37	108	44	224	8	50	10	492	5	771	1	958
21	0	44	11	231	17	162	20	155	2	214	28	101	36	197	43	261	8	23	10	491	5	770	1	958
22	0	72	11	334	17	194	20	82	2	240	27	331	35	289	42	298	7	360	10	490	5	770	1	957
23	0	100	12	68	17	208	19	363	2	266	27	184	35	13	41	333	7	333	10	489	5	769	1	957
24	0	129	12	160	17	206	19	269	2	291	27	30	34	101	41	1	7	304	10	488	5	769	1	957
25	0	159	12	243	17	190	19	165	2	318	26	282	33	187	40	40	7	272	10	487	5	768	1	957
26	0	189	12	316	17	160	19	54	2	343	26	61	32	270	39	177	7	239	10	485	5	768	1	957
27	0	220	13	12	17	116	18	299	8	4	25	247	31	352	38	114	7	205	10	483	5	767	1	957
28	0	253	13	60	17	60	18	172	3	31	25	62	31	69	37	150	7	170	10	482	5	767	1	957
29	0	285	13	94	16	358	18	40	3	56	24	236	30	150	36	185	7	132	10	480	5	766	1	957
30	0	319	13	114	16	280	17	267	3	81	24	39	29	228	35	219	7	92	10	477	5	765	1	957
31	0	353	13	121	16	191	17	124	3	105	23	202	28	306	34	252	7	50	10	475	5	764	1	957
32	1	23	13	114	16	96	16	342	3	128	22	361	28	17	33	287	7	6	10	471	5	763	1	957
33	1	59	13	94	15	357	16	191	3	149	22	149	27	95	32	320	6	326	10	468	5	762	1	956
34	1	95	13	63	15	245	16	37	3	169	21	299	26	172	31	353	6	279	10	464	5	760	1	956
35	1	131	13	20	15	127	15	244	3	188	21	80	25	248	31	24	6	230	10	460	5	759	1	956
36	1	167	12	331	15	5	15	85	3	204	20	224	24	324	30	62	6	178	10	455	5	757	1	956
37	1	202	12	267	14	241	14	289	3	218	20	0	24	35	29	100	6	125	10	450	5	755	1	956
38	1	236	12	194	14	108	14	126	3	230	19	138	23	114	28	138	6	69	10	443	5	753	1	955
39	1	271	12	114	13	336	13	327	3	239	18	276	22	192	27	177	6	12	10	436	5	750	1	955
40	1	304	12	27	13	196	13	164	3	246	18	47	21	270	26	216	5	316	10	428	5	748	1	955
41	1	337	11	297	13	53	13	0	3	249	17	181	20	349	25	255	5	255	10	419	5	745	1	954
42	2	1	11	196	12	272	12	203	3	248	16	316	20	67	24	294	5	190	10	409	5	741	1	954
43	2	29	11	90	12	125	12	40	3	243	16	85	19	151	23	334	5	122	10	397	5	737	1	953
44	2	53	10	345	11	341	11	246	3	232	15	220	18	236	23	11	5	52	10	384	5	733	1	953
45	2	73	10	230	11	192	11	87	3	216	14	355	17	323	22	60	4	345	10	369	5	728	1	952
46	2	88	10	112	11	41	10	295	3	195	14	127	17	48	21	110	4	270	10	352	5	722	1	951
47	2	98	9	356	10	257	10	141	3	169	13	265	16	142	20	160	4	194	10	333	5	715	1	950
48	2	103	9	233	10	108	9	351	3	139	13	40	15	238	19	212	4	117	10	310	5	708	1	950
49	2	103	9	108	9	325	9	203	3	104	12	183	14	336	18	264	4	41	10	285	5	699	1	948
50	2	100	8	348	9	180	9	54	3	67	11	328	14	77	17	318	3	329	10	256	5	690	1	947
51	2	92	8	223	9	36	8	275	3	28	11	114	13	187	17	9	3	254	10	222	5	679	1	946
52	2	82	8	97	8	261	8	133	2	351	10	268	12	299	16	77	3	180	10	184	5	667	1	945
53	2	68	7	337	8	124	7	354	2	308	10	62	12	53	15	146	3	109	10	139	5	653	1	943
54	2	52	7	214	7	353	7	219	2	264	9	227	11	179	14	216	3	40	10	88	5	637	1	941
55	2	34	7	92	7	225	7	81	2	220	9	31	10	307	13	286	2	339	10	29	5	620	1	939
56	2	14	6	337	7	97	6	311	2	175	8	208	10	79	12	355	.....	.....	.....	.....	.....	.....	.....	.....
57	1	356	6	220	6	337	6	183	2	131	8	25	9	222	12	76	.....	.....	.....	.....	.....	.....	.....	.....
58	1	333	6	106	6	218	6	52	2	88	7	216	9	0	11	163	.....	.....	.....	.....	.....	.....	.....	.....
59	1	308	5	359	6	99	5	292	2	45	7	47	8	159	10	249	.....	.....	.....	.....	.....	.....	.....	.....
60	1	282	5	254	5	346	5	172	2	3	6	251	7	316	9	333	.....	.....	.....	.....	.....	.....	.....	.....
61	1	256	5	151	5	235	5	46	1	327	6	97	7	120	9	68	.....	.....	.....	.....	.....	.....	.....	.....
62	1	229	5	51	5	125	4	292	1	287	5	315	6	292	8	176	.....	.....	.....	.....	.....	.....	.....	.....
63	1	202	4	321	5	12	4	175	1	248	5	177	6	110	7	279	.....	.....	.....	.....	.....	.....	.....	.....
64	1	175	4	230	4	277	4	47	1	211	5	43	5	297	7	17	.....	.....	.....	.....	.....	.....	.....	.....
65	1	148	4	142	4	178	3	294	1	175	4	285	5	131	6	151	.....	.....	.....	.....	.....	.....	.....	.....

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of										20-Premiums Life at end of										20-Year Endowment at end of									
	3 Yrs		5 Yrs		10 Yrs		15 Yrs		20 Yrs		3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs		3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.
20	2	0	5	1	12	10	18	4	20	8	6	2	13	4	28	1	36	11	44	8	15	10	15	$147	10	$495	5	$774	1	$958
21	2	1	5	2	12	11	18	3	20	5	6	3	13	5	27	7	36	2	43	8	15	6	15	144	10	493	5	774	1	958
22	2	3	5	5	13	0	18	1	20	1	6	3	13	5	27	1	35	4	42	11	15	2	15	141	10	491	5	772	1	958
23	2	4	5	7	13	1	18	0	19	9	6	6	13	5	26	7	34	7	41	10	14	10	15	137	10	488	5	772	1	958
24	2	6	5	8	13	1	17	9	19	5	6	7	13	5	26	1	33	9	41	0	14	5	15	133	10	486	5	771	1	957
25	2	7	5	10	13	1	17	7	19	1	6	7	13	4	25	7	33	0	40	2	14	1	15	129	10	484	5	770	1	957
26	2	8	6	0	13	2	17	4	18	8	6	7	13	3	25	1	32	3	39	3	13	8	15	124	10	482	5	770	1	957
27	2	9	6	1	13	1	17	1	18	4	6	7	13	1	24	6	31	6	38	3	13	4	15	119	10	479	5	768	1	957
28	2	10	6	3	13	0	16	10	17	11	6	9	13	0	24	0	30	8	37	6	12	11	15	113	10	476	5	767	1	957
29	3	1	6	4	12	11	16	6	17	7	6	8	12	10	23	5	29	11	36	6	12	6	15	106	10	473	5	766	1	957
30	3	1	6	4	12	11	16	3	17	2	6	8	12	7	22	11	29	1	35	8	12	2	15	99	10	470	5	765	1	957
31	3	2	6	5	12	9	15	11	16	9	6	8	12	6	22	3	28	4	34	8	11	9	15	91	10	466	5	763	1	957
32	3	2	6	7	12	7	15	7	16	4	6	8	12	4	21	8	27	6	33	10	11	4	15	82	10	460	5	762	1	956
33	3	4	6	7	12	5	15	3	15	11	6	6	12	1	21	1	26	9	33	0	11	0	15	73	10	456	5	761	1	956
34	3	4	6	6	12	3	14	11	15	5	6	7	11	11	20	6	25	11	32	1	10	7	15	62	10	451	5	758	1	956
35	3	6	6	7	12	0	14	7	15	1	6	5	11	7	19	11	25	2	31	3	10	2	15	51	10	445	5	757	1	956
36	3	6	6	6	11	10	14	3	14	7	6	4	11	4	19	4	24	4	30	2	9	9	15	38	10	439	5	754	1	955
37	3	7	6	7	11	7	13	10	14	3	6	3	11	1	18	9	23	7	29	4	9	5	15	23	10	430	5	752	1	954
38	3	7	6	6	11	5	13	6	13	9	6	2	10	9	18	1	22	10	28	5	9	0	15	7	10	423	5	749	1	954
39	3	7	6	6	11	1	13	1	13	4	6	1	10	6	17	6	22	1	27	7	8	7	14	7	10	414	5	745	1	954
40	3	7	6	5	10	11	12	9	12	11	5	11	10	2	16	11	21	8	26	8	8	4	12	11	10	405	5	743	1	953
41	3	7	6	3	10	8	12	4	12	6	5	10	9	11	16	4	20	6	25	10	7	11	13	3	10	393	5	738	1	953
42	3	7	6	3	10	4	12	0	12	1	5	7	9	7	15	8	19	9	25	0	7	7	13	7	10	382	5	734	1	953
43	3	7	6	2	10	1	11	7	11	8	5	6	9	4	15	1	19	0	24	2	7	3	12	0	10	369	5	729	1	952
44	3	7	6	1	9	10	11	3	11	3	5	4	8	11	14	6	18	3	23	4	6	10	11	4	10	353	5	724	1	952
45	3	7	5	11	9	6	10	10	10	10	5	2	8	8	14	0	17	6	22	5	6	6	10	10	10	337	5	719	1	950
46	3	6	5	10	9	3	10	6	10	5	5	0	8	4	13	5	16	9	21	8	6	2	10	3	10	317	5	713	1	949
47	3	5	5	8	8	11	10	1	10	0	4	10	8	0	12	10	16	1	20	9	5	10	9	8	10	297	5	706	1	948
48	3	4	5	7	8	8	9	9	9	7	4	8	7	8	12	3	15	4	19	11	5	6	9	2	10	272	5	698	1	945
49	3	4	5	4	8	4	9	4	9	2	4	6	7	4	11	8	14	8	19	1	5	3	8	8	10	247	5	690	1	940
50	3	3	5	3	8	1	9	0	8	10	4	4	7	0	11	2	14	0	18	3	5	0	8	2	10	216	5	679	1	945
51	3	2	5	1	7	9	8	8	8	5	4	2	6	8	10	7	13	4	17	6	4	8	7	8	10	183	5	670	1	941
52	3	1	4	11	7	6	8	4	8	1	4	0	6	5	10	1	12	7	16	8	4	5	7	3	10	144	5	657	1	936
53	3	0	4	9	7	2	7	11	7	8	3	9	6	1	9	7	12	0	15	11	4	2	6	10	10	101	5	644	1	931
54	2	11	4	7	6	11	7	7	7	4	3	7	5	10	9	1	11	4	15	2	3	11	6	4	10	50	5	629	1	926
55	2	10	4	5	6	7	7	3	7	0	3	5	5	6	8	7	10	9	14	5	3	8	6	0	9	10	5	610	1	920
56	2	9	4	3	6	4	6	11	6	8	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	-	--	-	--
57	2	8	4	1	6	1	6	7	6	4	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	-	--	-	--
58	2	6	3	11	5	10	6	4	6	0	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	-	--	-	--
59	2	5	3	9	5	7	6	0	5	8	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	-	--	-	--
60	2	4	3	7	5	4	5	8	5	5	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	-	--	-	--

Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs		5 Yrs		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 3 Yrs		5 Yrs		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
21	1	1	3	2	8	9	14	9	18	6	3	5	8	4	23	11	34	4	41	10	11	3	15	116	10	472	5	771	1	958
22	1	2	3	3	9	1	14	11	18	5	3	6	8	6	23	8	33	8	41	0	11	1	15	114	10	470	5	770	1	958
23	1	3	3	4	9	4	15	0	18	3	3	6	8	8	23	6	33	0	40	2	11	0	15	111	10	469	5	770	1	958
24	1	3	3	5	9	7	15	2	18	2	3	7	8	10	23	4	32	4	39	4	10	10	15	108	10	467	5	769	1	957
25	1	4	3	7	9	11	15	4	18	0	3	8	8	11	23	2	31	8	38	6	10	6	15	104	10	465	5	768	1	957
26	1	5	3	8	10	1	15	4	17	9	3	8	9	0	22	10	30	11	37	8	10	5	15	100	10	463	5	768	1	957
27	1	6	3	10	10	4	15	3	17	6	3	9	9	1	22	6	30	2	36	9	10	1	15	96	10	461	5	767	1	957
28	1	7	4	0	10	7	15	3	17	2	3	10	9	2	22	2	29	6	35	11	9	11	15	92	10	459	5	766	1	957
29	1	8	4	2	10	9	15	2	16	11	3	10	9	3	21	10	28	9	35	1	9	9	15	87	10	456	5	765	1	957
30	1	9	4	4	11	0	15	2	16	8	3	11	9	4	21	6	28	1	34	2	9	5	15	81	10	453	5	764	1	957
31	1	10	4	6	11	0	14	11	16	3	4	0	9	4	21	0	27	4	33	4	9	3	15	75	10	450	5	763	1	957
32	1	11	4	7	11	1	14	9	15	11	4	0	9	4	20	6	26	7	32	6	9	1	15	68	10	447	5	762	1	956
33	2	0	4	9	11	1	14	6	15	7	4	1	9	4	20	0	25	10	31	7	8	9	15	61	10	443	5	760	1	956
34	2	0	4	11	11	2	14	4	15	2	4	2	9	4	19	6	25	1	30	9	8	7	15	52	10	438	5	759	1	956
35	2	1	5	0	11	2	14	1	14	10	4	2	9	5	19	0	24	4	29	10	8	4	15	42	10	433	5	757	1	956
36	2	2	5	1	11	0	13	9	14	5	4	3	9	3	18	6	23	7	29	0	8	1	15	31	10	427	5	755	1	955
37	2	3	5	2	10	11	13	6	14	0	4	3	9	2	18	0	22	10	28	2	7	10	15	19	10	421	5	752	1	955
38	2	4	5	3	10	10	13	2	13	7	4	3	9	1	17	5	22	1	27	4	7	6	15	5	10	413	5	750	1	955
39	2	6	5	5	10	8	12	10	13	2	4	3	9	0	16	11	21	4	28	5	7	3	14	6	10	405	5	747	1	954
40	2	7	5	6	10	7	12	7	12	9	4	4	8	11	16	5	20	7	25	7	7	0	13	10	10	396	5	744	1	954
41	2	7	5	6	10	4	12	2	12	4	4	3	8	8	15	10	19	11	24	9	6	9	13	2	10	386	5	741	1	954
42	2	7	5	6	10	1	11	10	11	11	4	3	8	6	15	3	19	2	23	10	6	6	12	6	10	374	5	737	1	953
43	2	8	5	6	9	11	11	5	11	6	4	2	8	3	14	8	18	5	23	0	6	2	11	10	10	361	5	732	1	952
44	2	8	5	5	9	8	11	1	11	1	4	2	8	0	14	2	17	8	22	1	5	11	11	3	10	346	5	727	1	952
45	2	8	5	5	9	5	10	9	10	8	4	1	7	10	13	7	16	11	21	3	5	8	10	8	10	329	5	722	1	951
46	2	8	5	4	9	2	10	4	10	3	4	0	7	6	13	0	16	3	20	5	5	5	10	0	10	310	5	715	1	950
47	2	8	5	2	8	10	10	0	9	10	3	10	7	3	12	5	15	6	19	7	5	1	9	6	10	288	5	708	1	949
48	2	8	5	1	8	7	9	7	9	6	3	9	7	0	11	11	14	10	18	10	4	9	8	11	10	263	5	700	1	948
49	2	7	5	0	8	3	9	2	9	1	3	7	6	8	11	4	14	1	18	0	4	6	8	4	10	235	5	691	1	947
50	2	7	4	11	8	0	8	10	8	8	3	6	6	5	10	9	13	5	17	2	4	3	7	10	10	203	5	681	1	946
51	2	6	4	9	7	8	8	6	8	4	3	4	6	2	10	3	12	9	16	5	4	0	7	4	10	165	5	669	1	944
52	2	6	4	7	7	4	8	1	7	11	3	2	5	10	9	9	12	1	15	7	3	9	6	11	10	122	5	656	1	943
53	2	5	4	5	7	0	7	9	7	7	3	1	5	7	9	3	11	6	14	10	3	6	6	5	10	73	5	641	1	941
54	2	4	4	3	6	8	7	5	7	2	2	11	5	4	8	8	10	10	14	0	3	3	6	0	10	16	5	624	1	939
55	2	3	4	1	6	5	7	1	6	10	2	9	5	0	8	2	10	2	13	3	3	1	5	7	9	5	5	605	1	937
56	2	2	3	11	6	1	6	9	6	6	2	7	4	9	7	9	9	8	12	6	2	10	5	2	8	9	5	583	1	935
57	2	1	3	9	5	10	6	5	6	2	2	6	4	6	7	4	9	1	11	9	2	8	4	10	8	2	5	559	1	932
58	2	0	3	7	5	7	6	1	5	10	2	4	4	3	6	10	8	6	11	0	2	6	4	6	7	7	5	531	1	929
59	1	11	3	5	5	4	5	10	5	6	2	3	4	0	6	5	7	11	10	3	2	4	4	2	7	0	5	498	1	926
60	1	10	3	3	5	1	5	6	5	2	2	1	3	9	6	0	7	4	9	6	2	1	3	11	6	6	5	460	1	922

Months

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of										20-Premiums Life at end of										20-Year Endowment at end of									
	3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
15	....		....		.....		.....		.....		2	9	7	4	25	2	38	11	48	2	13	9	15	$148	10	$494	5	$774	1	$958
16	....		....		.....		.....		.....		2	10	7	5	25	3	38	3	47	4	13	7	15	146	10	493	5	773	1	958
17	....		....		.....		.....		.....		2	11	7	7	25	3	37	7	46	6	13	5	15	144	10	492	5	773	1	958
18	....		....		.....		.....		.....		2	11	7	9	25	3	37	0	45	7	13	3	15	142	10	491	5	773	1	958
19	....		....		.....		.....		.....		3	0	7	10	25	2	36	4	44	9	13	0	15	140	10	490	5	772	1	958
20	1	4	3	2	9	3	15	4	19	3	3	1	8	0	25	0	35	8	43	10	12	10	15	138	10	489	5	772	1	958
21	1	4	3	4	9	7	15	7	19	2	3	2	8	2	24	11	35	0	42	11	12	8	15	135	10	487	5	771	1	958
22	1	5	3	6	9	10	15	9	19	1	3	3	8	3	24	8	34	3	42	1	12	5	15	133	10	486	5	771	1	958
23	1	6	3	7	10	2	15	11	18	11	3	4	8	5	24	5	33	7	41	2	12	3	15	130	10	484	5	770	1	958
24	1	7	3	9	10	5	16	0	18	8	3	5	8	7	24	2	32	10	40	4	12	0	15	127	10	483	5	770	1	958
25	1	8	3	11	10	8	16	0	18	6	3	5	8	8	23	11	32	2	39	5	11	9	15	123	10	481	5	769	1	958
26	1	8	4	0	10	11	16	0	18	3	3	6	8	10	23	7	31	5	38	7	11	7	15	120	10	479	5	768	1	958
27	1	10	4	2	11	2	16	0	18	0	3	7	8	11	23	2	30	8	37	8	11	4	15	116	10	477	5	768	1	958
28	1	10	4	4	11	4	15	11	17	8	3	8	9	0	22	10	30	0	36	9	11	1	15	111	10	475	5	767	1	958
29	1	11	4	6	11	6	15	9	17	4	3	9	9	1	22	5	29	3	35	11	10	10	15	107	10	472	5	766	1	957
30	1	11	4	6	11	7	15	7	17	0	3	8	9	0	22	0	28	6	35	0	10	7	15	101	10	469	5	765	1	957
31	2	0	4	8	11	8	15	5	16	8	3	9	9	1	21	6	27	9	34	1	10	3	15	95	10	466	5	763	1	957
32	2	1	4	10	11	9	15	3	16	3	3	9	9	1	21	0	27	0	33	3	10	0	15	88	10	462	5	762	1	957
33	2	2	5	0	11	9	15	0	15	11	3	10	9	2	20	6	26	3	32	4	9	9	15	81	10	459	5	761	1	957
34	2	3	5	1	11	9	14	9	15	6	3	11	9	2	20	0	25	6	31	5	9	6	15	72	10	454	5	759	1	957
35	2	4	5	3	11	8	14	5	15	1	3	11	9	2	19	6	24	9	30	7	9	2	15	63	10	449	5	757	1	956
36	2	5	5	4	11	7	14	2	14	8	4	0	9	1	19	0	23	11	29	8	8	11	15	52	10	443	5	755	1	956
37	2	6	5	5	11	5	13	10	14	3	4	0	9	0	18	5	23	2	28	9	8	7	15	39	10	437	5	753	1	956
38	2	7	5	6	11	4	13	6	13	10	4	0	8	11	17	10	22	5	27	11	8	3	15	26	10	430	5	751	1	955
39	2	7	5	7	11	2	13	2	13	5	4	0	8	10	17	4	21	8	27	0	8	0	15	10	10	422	5	748	1	955
40	2	7	5	7	10	11	12	10	13	0	3	11	8	7	16	9	20	11	26	1	7	8	14	8	10	413	5	745	1	954
41	2	8	5	7	10	9	12	5	12	7	3	11	8	5	16	2	20	2	25	3	7	4	14	0	10	403	5	741	1	954
42	2	8	5	7	10	6	12	1	12	1	3	11	8	3	15	7	19	5	24	5	7	0	13	3	10	392	5	737	1	954
43	2	9	5	7	10	3	11	8	11	8	3	11	8	0	15	0	18	8	23	6	6	8	12	7	10	379	5	733	1	953
44	2	9	5	6	10	0	11	4	11	3	3	10	7	10	14	5	17	11	22	8	6	4	11	11	10	364	5	728	1	952
45	2	9	5	6	9	8	10	11	10	10	3	9	7	7	13	10	17	2	21	9	6	1	11	3	10	348	5	722	1	952
46	2	9	5	5	9	5	10	6	10	5	3	8	7	4	13	3	16	5	20	11	5	9	10	8	10	329	5	716	1	951
47	2	9	5	3	9	1	10	2	10	0	3	7	7	1	12	8	15	9	20	0	5	5	10	1	10	308	5	709	1	950
48	2	9	5	2	8	10	9	9	9	7	3	6	6	10	12	1	15	0	19	2	5	1	9	6	10	283	5	701	1	949
49	2	8	5	1	8	6	9	4	9	2	3	1	6	6	11	6	14	4	18	4	4	10	8	11	10	256	5	691	1	948
50	2	7	4	11	8	2	9	0	8	10	3	3	6	2	11	0	13	7	17	7	4	6	8	4	10	224	5	681	1	946
51	2	6	4	9	7	10	8	7	8	5	3	1	5	11	10	5	12	11	16	9	4	3	7	10	10	187	5	669	1	945
52	2	6	4	8	7	7	8	3	8	0	3	0	5	8	9	11	12	3	15	11	4	0	7	4	10	145	5	656	1	945
53	2	5	4	6	7	3	7	11	7	8	2	10	5	5	9	4	11	7	15	1	3	8	6	10	10	97	5	641	1	944
54	2	4	4	4	6	11	7	6	7	4	2	9	5	1	8	10	11	0	14	4	3	5	6	5	10	42	5	624	1	943
55	2	3	4	2	6	7	7	2	6	11	2	7	4	10	8	4	10	4	13	6	3	3	6	0	9	9	5	605	1	942
56	2	2	4	0	6	4	6	10	6	7	2	5	4	7	7	10	9	9	12	9	3	0	5	7	9	0	5	584	1	941
57	2	1	3	10	6	0	6	6	6	3	2	4	4	4	7	5	9	2	11	11	2	9	5	2	8	5	5	558	1	940
58	2	0	3	8	5	9	6	2	5	11	2	2	4	1	6	11	8	7	11	2	2	7	4	10	7	9	5	531	1	939
59	1	11	3	6	5	5	5	11	5	7	2	1	3	10	6	6	8	0	10	5	2	5	4	5	7	2	5	498	1	938
60	1	10	3	4	5	2	5	7	5	3	2	0	3	7	6	1	7	6	9	9	2	3	4	2	6	8	5	461	1	937

Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Age at Issue	Ordinary Life at end of 3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End.	Years	Pure End.	Years	Pure End.
20	1	106	9	115	15	139	19	108	3	47	25	29	35	247	43	317	13	30	10	$489	5	$772	1	$958
21	1	123	9	222	15	221	19	78	3	72	24	336	34	364	42	359	12	318	10	487	5	771	1	958
22	1	142	9	327	15	287	19	33	3	98	24	263	34	112	42	41	12	241	10	486	5	771	1	958
23	1	159	10	65	15	334	18	340	3	125	24	178	33	222	41	87	12	159	10	484	5	770	1	957
24	1	177	10	165	16	2	18	269	3	152	24	79	32	328	40	131	12	77	10	483	5	770	1	957
25	1	196	10	259	16	17	18	187	3	177	23	334	32	68	39	175	11	355	10	481	5	769	1	957
26	1	216	10	346	16	16	18	97	3	203	23	211	31	170	38	215	11	268	10	479	5	768	1	957
27	1	235	11	61	16	1	17	362	3	229	23	80	30	268	37	255	11	178	10	477	5	767	1	957
28	1	256	11	129	15	334	17	252	3	254	22	304	30	0	36	297	11	85	10	475	5	767	1	957
29	1	275	11	186	15	293	17	135	3	278	22	153	29	95	35	333	10	355	10	472	5	766	1	957
30	1	296	11	230	15	238	17	12	3	301	21	360	28	188	35	8	10	257	10	469	5	765	1	957
31	1	317	11	260	15	171	16	248	3	323	21	193	27	279	34	51	10	157	10	466	5	763	1	957
32	1	338	11	278	15	95	16	115	3	343	21	21	27	3	33	93	10	55	10	463	5	762	1	956
33	2	37	11	283	15	10	15	339	3	363	20	204	26	93	32	135	9	317	10	459	5	761	1	956
34	2	13	11	273	14	280	15	195	4	16	20	21	25	183	31	176	9	211	10	454	5	759	1	956
35	2	33	11	252	14	178	15	47	4	31	19	195	24	270	30	46	9	104	10	449	5	757	1	956
36	2	52	11	219	14	70	14	261	4	45	19	0	23	355	29	256	8	358	10	443	5	755	1	956
37	2	71	11	175	13	320	14	108	4	55	18	166	23	79	28	294	8	247	10	437	5	753	1	955
38	2	93	11	122	13	200	13	317	4	62	17	229	22	167	27	335	8	134	10	430	5	750	1	955
39	2	121	11	60	13	74	13	162	4	66	17	123	21	255	27	11	8	19	10	422	5	748	1	955
40	2	149	10	354	12	310	13	3	4	66	16	281	20	342	26	58	7	268	10	413	5	745	1	954
41	2	173	10	275	12	177	12	212	4	62	16	72	20	67	25	104	7	151	10	403	5	741	1	954
42	2	194	10	190	12	41	12	53	4	53	15	226	19	159	24	152	7	32	10	392	5	737	1	954
43	2	212	10	98	11	266	11	262	4	38	15	14	18	251	23	197	6	278	10	379	5	733	1	953
44	2	225	10	1	11	127	11	106	4	17	14	166	17	343	22	245	6	159	10	364	5	728	1	952
45	2	233	9	264	10	349	10	315	3	355	13	318	17	75	21	293	6	41	10	348	5	722	1	952
46	2	235	9	158	10	207	10	164	3	324	13	106	16	174	20	341	5	288	1	(329	5	716	1	951
47	2	238	9	49	10	64	10	11	3	287	12	259	15	274	20	29	5	171	10	308	5	709	1	950
48	2	225	8	303	9	286	9	229	3	246	12	50	15	11	19	89	5	58	10	283	5	701	1	949
49	2	216	8	189	9	145	9	83	3	203	11	208	14	122	18	150	4	312	10	256	5	691	1	948
50	2	202	8	75	9	4	8	304	3	157	11	3	13	235	17	210	4	203	10	224	5	681	1	946
51	2	185	7	325	8	233	8	165	3	109	10	166	12	349	16	273	4	100	10	187	5	669	1	945
52	2	165	7	210	8	98	8	24	3	60	9	335	12	108	15	336	4	1	10	145	5	656	1	943
53	2	142	7	95	7	331	7	255	3	10	9	142	11	236	15	42	3	271	10	97	5	641	1	942
54	2	118	6	346	7	204	7	122	2	325	8	319	11	0	14	121	3	180	10	42	5	624	1	940
																				Days				
55	2	92	6	234	7	78	6	351	2	274	8	137	10	142	13	200	3	94	9	279	5	605	1	938
56	2	65	6	123	6	321	6	225	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	2	37	6	13	6	204	6	98	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	2	7	5	273	6	88	5	336	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	1	342	5	171	5	340	5	220	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	1	312	5	71	5	232	5	100	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Extended Insurance on $1,000 Nonparticipating Policies.

Age at Issue	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End't	Years	Pure End't	Years	Pure End't
20	0	250	8	56	14	124	19	307	4	51	25	27	35	246	43	315	12	93	10	$477	5	$767	1	$957
21	0	276	8	172	14	227	19	271	4	79	24	338	34	364	42	359	12	41	10	476	5	766	1	957
22	0	305	8	286	14	315	19	220	4	107	24	268	34	114	42	41	11	351	10	475	5	766	1	957
23	0	334	9	34	15	21	19	158	4	135	24	184	33	225	41	88	11	296	10	474	5	765	1	957
24	0	363	9	146	15	74	19	83	4	164	24	89	32	332	40	132	11	237	10	472	5	765	1	957
25	1	30	9	254	15	110	18	362	4	192	23	347	32	73	39	175	11	176	10	471	5	764	1	957
26	1	63	9	356	15	129	18	267	4	218	23	227	31	176	38	218	11	112	10	469	5	764	1	957
27	1	97	10	87	15	132	18	162	4	246	23	97	30	275	37	259	11	45	10	467	5	763	1	957
28	1	131	10	174	15	120	18	50	4	272	22	324	30	7	36	299	10	341	10	465	5	762	1	957
29	1	167	10	251	15	94	17	294	4	296	22	175	29	104	35	338	10	269	10	463	5	762	1	957
30	1	203	10	315	15	55	17	168	4	320	22	18	28	198	35	12	10	195	10	461	5	761	1	956
31	1	240	11	0	15	5	17	35	4	341	21	218	27	290	34	56	10	116	10	458	5	760	1	956
32	1	278	11	37	14	306	16	262	4	361	21	47	27	15	33	98	10	35	10	455	5	759	1	956
33	1	315	11	60	14	234	16	119	5	14	20	233	26	107	32	140	9	317	10	451	5	757	1	956
34	1	354	11	69	14	152	15	338	5	29	20	49	25	196	31	181	9	230	10	447	5	756	1	956
35	2	27	11	66	14	61	15	187	5	42	19	224	24	284	30	222	9	141	10	442	5	754	1	956
36	2	65	11	50	13	328	15	33	5	52	19	31	24	6	29	261	9	49	10	437	5	752	1	955
37	2	103	11	22	13	223	14	243	5	58	18	198	23	96	28	302	8	319	10	431	5	750	1	955
38	2	139	10	349	13	112	14	85	5	61	17	362	22	183	27	341	8	221	10	425	5	748	1	955
39	2	175	10	300	12	361	13	291	5	58	17	157	21	271	27	19	8	120	10	417	5	746	1	954
40	2	210	10	242	12	240	13	132	5	51	16	315	20	359	26	65	8	16	10	409	5	743	1	954
41	2	241	10	176	12	115	12	336	5	39	16	106	20	85	25	112	7	276	10	399	5	739	1	954
42	2	269	10	102	11	351	12	177	5	20	15	260	19	177	24	159	7	168	10	388	5	736	1	953
43	2	294	10	22	11	219	12	17	4	360	15	49	18	269	23	206	7	58	10	376	5	731	1	953
44	2	313	9	299	11	85	11	225	4	329	14	201	17	361	22	253	6	312	10	362	5	727	1	952
45	2	328	9	207	10	313	11	71	4	292	13	354	17	94	21	301	6	202	10	346	5	721	1	951
46	2	335	9	110	10	176	10	278	4	249	13	142	16	193	20	349	6	93	10	328	5	715	1	951
47	2	338	9	9	10	38	10	125	4	201	12	296	15	294	20	39	5	349	10	307	5	708	1	950
48	2	334	8	269	9	264	9	337	4	149	12	86	15	32	19	98	5	240	10	283	5	701	1	949
49	2	327	8	162	9	128	9	191	4	93	11	243	14	143	18	159	5	133	10	256	5	692	1	948
50	2	315	8	54	8	355	9	43	4	36	11	38	13	254	17	220	5	28	10	225	5	682	1	946
51	2	298	7	309	8	223	8	265	3	341	10	202	13	3	16	282	4	291	10	189	5	670	1	945
52	2	279	7	199	8	91	8	124	3	279	10	3	12	128	15	346	4	191	10	148	5	657	1	944
53	2	257	7	89	7	326	7	346	3	217	9	175	11	255	15	52	4	96	10	101	5	643	1	942
54	2	240	6	343	7	202	7	212	3	156	8	351	11	20	14	130	4	5	10	46	5	626	1	940
																				Days				
55	2	220	6	234	7	79	7	75	3	97	8	169	10	161	13	208	3	281	9	299	5	607	1	938
56	2	197	6	127	6	323	6	306	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	2	172	6	20	6	209	6	178	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	2	144	5	282	6	95	6	47	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	2	116	5	182	5	347	5	289	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	2	85	5	84	5	241	5	169	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Extended Insurance (Participating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	2 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End.	Years	Pure End.	Years	Pure End.
20	0	210	10	204	17	115	20	217	3	28	27	327	37	103	44	224	8	291	10	$485	5	$771	1	$958
21	0	233	10	315	17	162	20	155	3	52	27	215	36	196	43	261	8	262	10	484	5	770	1	958
22	0	260	11	60	17	193	20	82	3	76	27	92	35	289	42	298	8	232	10	483	5	770	1	958
23	0	287	11	165	17	208	19	363	3	102	26	324	35	13	41	334	8	201	10	482	5	769	1	957
24	0	314	11	264	17	206	19	269	3	126	26	180	34	101	41	1	8	168	10	481	5	769	1	957
25	0	342	11	356	17	190	19	165	3	152	26	28	33	187	40	40	8	133	10	479	5	768	1	957
26	1	7	12	73	17	160	19	54	3	176	25	231	32	270	39	77	8	96	10	478	5	768	1	957
27	1	36	12	145	17	116	18	299	3	200	25	63	31	352	38	115	8	58	10	476	5	767	1	957
28	1	68	12	204	17	60	18	173	3	224	24	251	31	69	37	150	8	19	10	474	5	767	1	957
29	1	100	12	249	16	357	18	40	3	246	24	69	30	150	36	185	7	341	10	472	5	766	1	957
30	1	132	12	281	16	279	17	267	3	270	23	244	29	228	35	219	7	297	10	470	5	765	1	957
31	1	165	12	298	16	191	17	124	3	290	23	50	28	306	34	253	7	251	10	467	5	764	1	957
32	1	198	12	302	16	96	16	342	3	310	22	215	28	17	33	287	7	202	10	464	5	763	1	957
33	1	230	12	292	15	357	16	191	3	328	22	11	27	95	32	320	7	153	10	460	5	762	1	956
34	1	264	12	270	15	245	16	37	3	345	21	166	26	172	31	353	7	101	10	457	5	760	1	956
35	1	297	12	236	15	127	15	245	3	360	20	319	25	248	31	24	7	46	10	452	5	759	1	956
36	1	329	12	190	15	5	15	85	4	8	20	104	24	324	30	63	6	355	10	447	5	757	1	956
37	1	361	12	135	14	241	14	289	4	18	19	250	24	35	29	100	6	296	10	442	5	755	1	956
38	2	28	12	70	14	108	14	126	4	26	19	29	23	114	28	138	6	234	10	435	5	753	1	955
39	2	59	11	363	13	336	13	327	4	31	18	171	22	192	27	178	6	171	10	428	5	750	1	955
40	2	89	11	281	13	196	13	165	4	33	17	311	21	270	26	216	6	105	10	420	5	748	1	955
41	2	117	11	192	13	53	13	0	4	30	17	86	20	349	25	255	6	37	10	411	5	745	1	954
42	2	142	11	98	12	272	12	203	4	24	16	225	20	67	24	295	5	330	10	401	5	741	1	954
43	2	165	10	363	12	125	12	40	4	14	15	364	19	151	23	334	5	256	10	389	5	737	1	953
44	2	183	10	257	11	341	11	246	3	362	15	137	18	236	23	11	5	180	10	376	5	733	1	953
45	2	197	10	147	11	192	11	87	3	340	14	276	17	323	22	60	5	101	10	360	5	728	1	952
46	2	207	10	34	11	41	10	294	3	313	14	51	17	48	21	110	5	20	10	343	5	722	1	951
47	2	210	9	282	10	257	10	141	3	280	13	193	16	142	20	160	4	304	10	324	5	715	1	950
48	2	209	9	164	10	108	9	351	3	243	12	336	15	238	19	212	4	220	10	301	5	708	1	950
49	2	204	9	44	9	324	9	203	3	203	12	118	14	337	18	264	4	138	10	275	5	700	1	948
50	2	194	8	287	9	180	9	54	3	160	11	267	14	77	17	318	4	56	10	246	5	690	1	947
51	2	181	8	165	9	36	8	275	3	115	11	55	13	187	17	9	3	341	10	212	5	679	1	946
52	2	165	8	43	8	261	8	133	3	68	10	212	12	299	16	77	3	262	10	173	5	667	1	945
53	2	146	7	286	8	124	7	354	3	21	10	8	12	53	15	146	3	185	10	128	5	653	1	943
54	2	125	7	166	7	353	7	219	2	336	9	176	11	179	14	216	3	111	10	76	5	637	1	941
55	2	101	7	46	7	225	7	81	2	287	8	348	10	307	13	286	3	40	10	16	5	620	1	939
56	2	76	6	294	7	97	6	311	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	2	50	6	180	6	337	6	183	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	2	22	6	67	6	218	6	52	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	1	359	5	323	6	99	5	292	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	1	329	5	220	5	346	5	172	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Extended Insurance on $1,000 Participating Policies.

Extended Insurance on $1,000 Participating Policies.

Ordinary Life at end of							20-Premiums Life at end of										20-Year Endowment at end of											
							1 Yr				5 Yrs		15 Yrs		19 Yrs.		3 Yrs.		5 Yrs.		10 Yrs		15 Yrs.		19 Yrs.	
Years	Months	Years	Months	Years	Months	Years	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	10	5	3 10	5 29	10 40	10 49	0 15	7	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	7 10	1 16	8 20	10	5	4 10	7 29	8 10	2 48	2	15	0 15	144	10	490	5	771	1	997
[illegible]	[illegible]	8 10	8 16	7 20	10	5	5 10	9 29	5 39	5 47	3	14	10 15	143	10	494	5	771	1	997
[illegible]	[illegible]	10 10	9 16	10 20	9	5	6 10	11 29	2 28	3 46	4	14	8 15	141	10	494	5	771	1	997
[illegible]	[illegible]	11 11	4 17	1 20	8	5	6 11	1 28	11 38	0 45	6	14	6 15	140	10	498	5	770	1	997
[illegible]	44	1 11	4 17	2 20	7	5	7 11	3 28	7 37	3 44	7	14	4 15	138	10	492	5	770	1	997
[illegible]	54	2 11	7 17	6 20	5	5	8 11	5 28	3 36	6 43	8	14	2 15	136	10	491	5	770	1	997
[illegible]	64	4 11	11 17	6 20	2	5	9 11	6 27	10 35	9 42	9	14	0 15	134	10	490	5	769	1	997
[illegible]	74	6 12	2 17	6 19	11	5	10 11	8 27	6 35	0 41	10	13	10 15	132	10	489	5	769	1	997
[illegible]	84	7 12	5 17	6 19	8	5	11 11	9 27	1 34	3 41	0	13	7 15	129	10	488	5	768	1	997
[illegible]	94	9 12	8 17	6 19	5	5	11 11	11 26	3 33	6 40	1	13	5 15	127	10	486	5	768	1	997
[illegible]	104	11 12	10 17	5 19	1	6	0 12	0 26	2 32	8 39	2	13	2 15	124	10	485	5	767	1	997
279	115	0 13	0 17	3 18	9	6	1 12	1 25	8 31	11 38	3	12	11 15	121	10	483	5	767	1	997
[illegible]	65	2 13	1 17	1 18	5	6	1 12	1 25	2 31	2 37	4	12	9 15	117	10	481	5	766	1	997
[illegible]	15	4 13	2 16	11 18	1	6	2 12	2 24	7 30	4 36	6	12	6 15	113	10	479	5	765	1	996
[illegible]	25	6 13	2 16	9 17	8	6	2 12	2 24	1 29	7 35	7	12	3 15	108	10	477	5	764	1	996
[illegible]	35	8 13	3 16	6 17	4	6	3 12	2 23	6 28	10 34	8	12	0 15	103	10	474	5	764	1	996
[illegible]	45	10 13	2 16	3 16	11	6	3 12	2 23	11 28	0 33	9	11	9 15	97	10	471	5	762	1	996
[illegible]	55	0 13	3 16	11 16	6	6	3 12	1 22	4 27	3 32	10	11	6 15	91	10	468	5	761	1	996
[illegible]	65	2 13	3 16	8 16	1	6	4 12	0 21	9 26	5 31	11	11	2 15	85	10	464	5	760	1	996
[illegible]	75	4 13	6 16	4 15	8	6	4 11	11 21	2 25	8 31	0	10	10 15	79	10	459	5	758	1	996
[illegible]	85	6 12	10 16	0 15	2	6	5 11	9 20	7 24	10 30	2	10	7 15	65	10	456	5	757	1	996
[illegible]	95	7 12	5 14	7 14	9	6	5 11	7 20	0 24	1 29	3	10	5 15	54	10	449	5	756	1	996
[illegible]	105	9 12	5 14	3 14	4	6	5 11	5 19	4 23	3 28	4	9	11 15	42	10	442	5	752	1	996
[illegible]	115	9 12	3 13	10 13	10	6	5 11	2 18	9 22	6 27	5	9	7 15	28	10	436	5	750	1	994
[illegible]	115	9 12	0 13	6 13	6	6	1 10	11 18	1 21	8 26	7	9	3 15	12	10	428	5	747	1	994
[illegible]	85	9 11	9 13	1 13	0	6	1 10	8 17	5 20	11 25	8	8	11 14	9	10	419	5	744	1	994
[illegible]	95	9 11	6 12	8 12	6	5	11 10	5 16	10 20	2 24	9	8	7 14	1	10	408	5	741	1	995
[illegible]	95	9 11	2 12	4 12	1	5	10 10	1 16	2 19	4 23	11	8	3 13	5	10	397	5	737	1	995
[illegible]	95	8 10	11 11	11 11	8	5	9 9	9 15	7 18	7 23	0	7	10 12	9	10	384	5	732	1	995
[illegible]	95	7 10	7 11	6 11	3	5	8 9	6 14	11 17	10 22	1	7	6 12	1	10	369	5	727	1	994
[illegible]	105	6 10	2 11	1 10	9	5	6 9	2 14	4 17	1 21	3	7	2 11	6	10	352	5	721	1	994
[illegible]	105	4 9	11 10	8 10	4	5	4 8	9 13	8 16	4 20	5	6	10 10	11	10	332	5	715	1	990
[illegible]	105	3 9	7 10	3 9	11	5	2 8	5 13	1 15	7 19	8	6	6 10	4	10	310	5	707	1	989
[illegible]	95	1 9	3 9	10 9	6	5	0 8	1 12	6 14	11 18	8	6	2 9	9	10	285	5	699	1	988
[illegible]	85	11 8	11 9	5 9	1	4	10 7	9 11	10 14	3 17	10	5	10 9	2	10	255	5	690	1	987
[illegible]	85	9 8	7 9	1 8	9	4	7 7	6 11	3 13	6 17	0	5	6 8	7	10	222	5	679	1	986
[illegible]	85	7 8	2 8	8 8	4	4	5 7	0 10	8 12	9 16	2	5	2 8	1	10	183	5	666	1	984
[illegible]	85	4 7	11 8	4 7	11	4	3 6	8 10	2 12	1 15	4	4	10 7	7	10	139	5	653	1	983
[illegible]	85	2 7	7 7	11 7	7	4	0 6	4 9	7 11	5 14	7	4	7 7	2	10	88	5	637	1	981
[illegible]	15	0 7	3 7	7 7	2	3	10 6	0 9	1 10	10 13	9	4	3 6	6	10	29	5	619	1	[illegible]
[illegible]	04	9 6	11 7	3 6	10	3	8 6	8 8	6 10	2 13	11	4	0 6	3	9	7	5	599	1	[illegible]
[illegible]	114	7 6	7 6	11 6	6	3	6 5	4 8	0 9	7 12	2	3	9 5	10	8	11	5	578	1	[illegible]
[illegible]	104	4 6	3 6	7 6	1	3	3 5	1 7	7 9	0 11	5	3	6 5	6	8	4	5	550	1	931
[illegible]	84	2 5	11 6	3 5	9	3	1 4	9 7	1 8	5 10	8	3	3 5	1	7	9	5	520	1	929
[illegible]	74	0 5	6 5	11 5	6	3	11 4	6 6	8 7	10 9	10	3	1 4	8	7	2	5	485	1	[illegible]

Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs. Years.	Days.	10 Yrs. Years.	Days.	15 Yrs. Years.	Days.	20 Yrs. Years.	Days.	20-Premiums Life at end of 3 Yrs. Years.	Days.	10 Yrs. Years.	Days.	15 Yrs. Years.	Days.	19 Yrs. Years.	Days.	20-Year Endowment at end of 3 Yrs. Years.	Days.	10 Yrs. Years.	Pure End.	15 Yrs. Years.	Pure End.	19 Yrs. Years.	Pure End.
20	1	0	9	160	16	68	19	306	3	298	25	256	36	86	44	28	14	9	10	$494	5	$777	1	$958
21	1	13	9	280	16	145	19	270	3	335	25	196	35	200	43	76	13	312	10	498	5	777	1	958
22	1	27	10	32	16	206	19	220	4	10	25	123	34	310	42	121	13	247	10	492	5	777	1	958
23	1	41	10	147	16	249	19	157	4	51	25	36	34	51	41	166	13	177	10	490	5	776	1	958
24	1	55	10	258	16	275	19	82	4	91	24	302	33	156	40	208	13	106	10	489	5	776	1	958
25	1	70	10	364	16	284	18	362	4	132	24	190	32	257	39	250	13	31	10	488	5	775	1	958
26	1	85	11	97	16	275	18	266	4	172	24	67	31	355	38	290	12	320	10	486	5	775	1	958
27	1	122	11	186	16	254	18	162	4	211	23	298	31	87	37	328	12	239	10	484	5	774	1	958
28	1	169	11	264	16	217	18	49	4	251	23	155	30	181	37	1	12	156	10	482	5	773	1	958
29	1	216	11	329	16	169	17	294	4	289	23	4	29	273	36	45	12	71	10	480	5	772	1	958
30	1	268	12	14	16	108	17	167	4	326	22	208	28	363	35	87	11	345	10	478	5	772	1	958
31	1	312	12	51	16	37	17	35	4	361	22	40	28	89	34	128	11	254	10	475	5	771	1	957
32	1	361	12	73	15	320	16	261	5	29	21	230	27	178	33	168	11	159	10	472	5	770	1	957
33	2	46	12	81	15	228	16	119	5	61	21	49	26	264	32	208	11	59	10	469	5	768	1	957
34	2	96	12	75	15	129	15	337	5	89	20	227	25	349	31	247	10	323	10	465	5	767	1	957
35	2	147	12	57	15	23	15	187	5	115	20	35	25	71	30	286	10	218	10	460	5	765	1	957
36	2	196	12	27	14	274	15	33	5	137	19	203	24	157	29	324	10	109	10	455	5	764	1	957
37	2	244	11	349	14	154	14	242	5	155	19	3	23	242	28	362	9	363	10	450	5	762	1	956
38	2	290	11	297	14	29	14	85	5	169	18	163	22	327	28	41	9	250	10	443	5	760	1	956
39	2	336	11	235	13	265	13	290	5	177	17	321	22	48	27	86	9	133	10	436	5	757	1	956
40	3	18	11	165	13	131	13	131	5	179	17	111	21	135	26	131	9	14	10	428	5	754	1	956
41	3	53	11	86	12	359	12	335	5	175	16	264	20	223	25	174	8	258	10	419	5	751	1	955
42	3	88	11	1	12	219	12	177	5	164	16	52	19	311	24	219	8	135	10	408	5	748	1	955
43	3	118	10	273	12	77	12	16	5	145	15	202	19	35	23	263	8	11	10	396	5	744	1	954
44	3	141	10	175	11	297	11	225	5	119	14	352	18	129	22	309	7	251	10	383	5	739	1	954
45	3	157	10	72	11	151	11	67	5	86	14	137	17	222	21	354	7	126	10	367	5	734	1	953
46	3	167	9	330	11	4	10	277	5	47	13	287	16	316	21	42	7	1	10	350	5	728	1	952
47	3	170	9	219	10	223	10	125	5	2	13	73	16	51	20	98	6	241	10	330	5	722	1	952
48	3	166	9	105	10	77	9	337	4	316	12	226	15	154	19	154	6	118	10	307	5	714	1	951
49	3	157	8	355	9	296	9	191	4	262	12	14	14	259	18	212	5	362	10	281	5	706	1	950
50	3	142	8	237	9	153	9	42	4	203	11	172	14	0	17	270	5	243	10	251	5	696	1	949
51	3	123	8	119	9	11	8	265	4	143	10	332	13	117	16	329	5	127	10	216	5	685	1	947
52	3	100	8	1	8	239	8	123	4	81	10	131	12	236	16	29	5	16	10	177	5	673	1	946
53	3	74	7	247	8	103	7	346	4	17	9	299	11	357	15	103	4	273	10	131	5	659	1	944
54	3	45	7	130	7	334	7	211	3	319	9	108	11	124	14	178	4	170	10	78	5	643	1	942
55	3	13	7	13	7	207	7	74	3	253	8	286	10	258	13	252	4	71	10	17	5	626	1	940
56	2	344	6	263	7	81	6	305	3	188	8	106	10	31	12	325	.....	.....	.....	.....	.....	.....	.....	.....
57	2	308	6	151	6	322	6	178	3	125	7	296	9	180	12	43	.....	.....	.....	.....	.....	.....	.....	.....
58	2	271	6	41	6	204	6	47	3	62	7	128	8	329	11	136	.....	.....	.....	.....	.....	.....	.....	.....
59	2	232	5	300	6	36	5	289	3	1	6	330	8	124	10	226	.....	.....	.....	.....	.....	.....	.....	.....
60	2	193	5	197	5	335	5	169	2	305	6	177	7	287	9	313	.....	.....	.....	.....	.....	.....	.....	.....
61	2	154	5	98	5	225	5	43	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	2	114	5	0	5	115	4	290	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	2	74	4	275	5	3	4	173	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	2	34	4	188	4	269	4	46	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	1	360	4	102	4	171	3	293	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of										20-Premiums Life at end of										20-Year Endowment at end of									
	3 Yrs		5 Yrs		10 Yrs		15 Yrs		20 Yrs		3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs		3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.
20	2	0	5	1	12	10	18	4	20	8	6	2	13	4	28	1	36	11	44	8	15	10	15	$147	10	$495	5	$774	1	$958
21	2	1	5	2	12	11	18	3	20	5	6	3	13	5	27	7	36	2	43	8	15	6	15	144	10	493	5	774	1	958
22	2	3	5	5	13	0	18	1	20	1	6	3	13	5	27	1	35	4	42	11	15	2	15	141	10	491	5	772	1	958
23	2	4	5	7	13	1	18	0	19	9	6	6	13	5	26	7	34	7	41	10	14	10	15	137	10	488	5	772	1	958
24	2	6	5	8	13	1	17	9	19	5	6	7	13	5	26	1	33	9	41	0	14	5	15	133	10	486	5	771	1	957
25	2	7	5	10	13	1	17	7	19	1	6	7	13	4	25	7	33	0	40	2	14	1	15	129	10	484	5	770	1	957
26	2	8	6	0	13	2	17	4	18	8	6	7	13	3	25	1	32	3	39	3	13	8	15	124	10	482	5	770	1	957
27	2	9	6	1	13	1	17	1	18	4	6	7	13	1	24	6	31	6	38	3	13	4	15	119	10	479	5	768	1	957
28	2	10	6	3	13	0	16	10	17	11	6	9	13	0	24	0	30	8	37	6	12	11	15	113	10	476	5	767	1	957
29	3	1	6	4	12	11	16	6	17	7	6	8	12	10	23	5	29	11	36	6	12	6	15	106	10	473	5	766	1	957
30	3	1	6	4	12	11	16	3	17	2	6	8	12	7	22	11	29	1	35	8	12	2	15	99	10	470	5	765	1	957
31	3	2	6	5	12	9	15	11	16	9	6	8	12	6	22	3	28	4	34	8	11	9	15	91	10	466	5	763	1	957
32	3	2	6	7	12	7	15	7	16	4	6	8	12	4	21	8	27	6	33	10	11	4	15	82	10	460	5	762	1	956
33	3	4	6	7	12	5	15	3	15	11	6	6	12	1	21	1	26	9	33	0	11	0	15	73	10	456	5	761	1	956
34	3	4	6	6	12	3	14	11	15	5	6	7	11	11	20	6	25	11	32	1	10	7	15	62	10	451	5	758	1	956
35	3	6	6	7	12	0	14	7	15	1	6	5	11	7	19	11	25	2	31	3	10	2	15	51	10	445	5	757	1	956
36	3	6	6	6	11	10	14	3	14	7	6	4	11	4	19	4	24	4	30	2	9	9	15	38	10	439	5	754	1	955
37	3	7	6	7	11	7	13	10	14	3	6	3	11	1	18	9	23	7	29	4	9	5	15	23	10	430	5	752	1	954
38	3	7	6	6	11	5	13	6	13	9	6	2	10	9	18	1	22	10	28	5	9	0	15	7	10	423	5	749	1	954
39	3	7	6	6	11	1	13	1	13	4	6	1	10	6	17	6	22	1	27	7	8	7	14	7	10	414	5	745	1	954
40	3	7	6	5	10	11	12	9	12	11	5	11	10	2	16	11	21	3	26	8	8	4	12	11	10	405	5	743	1	953
41	3	7	6	3	10	8	12	4	12	6	5	10	9	11	16	4	20	6	25	10	7	11	13	3	10	393	5	738	1	953
42	3	7	6	3	10	4	12	0	12	1	5	7	9	7	15	8	19	9	25	0	7	7	13	7	10	382	5	734	1	953
43	3	7	6	2	10	1	11	7	11	8	5	6	9	4	15	1	19	0	24	2	7	3	12	0	10	369	5	729	1	952
44	3	7	6	1	9	10	11	3	11	3	5	4	8	11	14	6	18	3	23	4	6	10	11	4	10	353	5	724	1	952
45	3	7	5	11	9	6	10	10	10	10	5	2	8	8	14	0	17	6	22	5	6	6	10	10	10	337	5	719	1	950
46	3	6	5	10	9	3	10	6	10	5	5	0	8	4	13	5	16	9	21	8	6	2	10	3	10	317	5	713	1	949
47	3	5	5	8	8	11	10	1	10	0	4	10	8	0	12	10	16	1	20	9	5	10	9	8	10	297	5	706	1	949
48	3	4	5	7	8	8	9	9	9	7	4	8	7	8	12	3	15	4	19	11	5	6	9	2	10	272	5	698	1	948
49	3	4	5	4	8	4	9	4	9	2	4	6	7	4	11	8	14	8	19	1	5	3	8	8	10	247	5	690	1	946
50	3	3	5	3	8	1	9	0	8	10	4	4	7	0	11	2	14	0	18	3	5	0	8	2	10	216	5	679	1	945
51	3	2	5	1	7	9	8	8	8	5	4	2	6	8	10	7	13	4	17	6	4	8	7	8	10	183	5	670	1	944
52	3	1	4	11	7	6	8	4	8	1	4	0	6	5	10	1	12	7	16	8	4	5	7	3	10	144	5	657	1	942
53	3	0	4	9	7	2	7	11	7	8	3	9	6	1	9	7	12	0	15	11	4	2	6	10	10	101	5	644	1	941
54	2	11	4	7	6	11	7	7	7	4	3	7	5	10	9	1	11	4	15	2	3	11	6	4	10	50	5	629	1	939
55	2	10	4	5	6	7	7	3	7	0	3	5	5	6	8	7	10	9	14	5	3	8	6	0	Mos. 9	10	5	610	1	938
56	2	9	4	3	6	4	6	11	6	8	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	-	--	-	--
57	2	8	4	1	6	1	6	7	6	4	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	-	--	-	--
58	2	6	3	11	5	10	6	4	6	0	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	-	--	-	--
59	2	5	3	9	5	7	6	0	5	8	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	-	--	-	--
60	2	4	3	7	5	4	5	8	5	5	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	-	--	-	--

Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
15	....		....		.....		.....		.....		2	9	7	4	25	2	38	11	48	2	13	9	15	$148	10	$494	5	$774	1	$959
16	....		....		.....		.....		.....		2	10	7	5	25	3	38	3	47	4	13	7	15	146	10	493	5	773	1	958
17	....		....		.....		.....		.....		2	11	7	7	25	3	37	7	46	6	13	5	15	144	10	492	5	773	1	958
18	....		....		.....		.....		.....		2	11	7	9	25	3	37	0	45	7	13	3	15	142	10	491	5	773	1	958
19	....		....		.....		.....		.....		3	0	7	10	25	2	36	4	44	9	13	0	15	140	10	490	5	772	1	958
20	1	4	3	2	9	3	15	4	19	3	3	1	8	0	25	0	35	8	43	10	12	10	15	138	10	489	5	772	1	958
21	1	4	3	4	9	7	15	7	19	2	3	2	8	2	24	11	35	0	42	11	12	8	15	135	10	487	5	771	1	958
22	1	5	3	6	9	10	15	9	19	1	3	3	8	3	24	8	34	3	42	1	12	5	15	133	10	486	5	771	1	958
23	1	6	3	7	10	2	15	11	18	11	3	4	8	5	24	5	33	7	41	2	12	3	15	130	10	484	5	770	1	958
24	1	7	3	9	10	5	16	0	18	8	3	5	8	7	24	2	32	10	40	4	12	0	15	127	10	483	5	770	1	958
25	1	8	3	11	10	8	16	0	18	6	3	5	8	8	23	11	32	2	39	5	11	9	15	123	10	481	5	769	1	958
26	1	8	4	0	10	11	16	0	18	8	3	6	8	10	23	7	31	5	38	7	11	7	15	120	10	479	5	768	1	958
27	1	10	4	2	11	2	16	0	18	0	3	7	8	11	23	2	30	8	37	8	11	4	15	116	10	477	5	768	1	958
28	1	10	4	4	11	4	15	11	17	8	3	8	9	0	22	10	30	0	36	9	11	1	15	111	10	475	5	767	1	958
29	1	11	4	6	11	6	15	9	17	4	3	9	9	1	22	5	29	3	35	11	10	10	15	107	10	472	5	766	1	957
30	1	11	4	6	11	7	15	7	17	0	3	8	9	0	22	0	28	6	35	0	10	7	15	101	10	469	5	765	1	957
31	2	0	4	8	11	8	15	5	16	8	3	9	9	1	21	6	27	9	34	1	10	3	15	95	10	466	5	763	1	957
32	2	1	4	10	11	9	15	3	16	3	3	9	9	1	21	0	27	0	33	3	10	0	15	88	10	462	5	762	1	957
33	2	2	5	0	11	9	15	0	15	11	3	10	9	2	20	6	26	3	32	4	9	9	15	81	10	459	5	761	1	957
34	2	3	5	1	11	9	14	9	15	6	3	11	9	4	20	0	25	6	31	5	9	6	15	72	10	454	5	759	1	956
35	2	4	5	3	11	8	14	5	15	1	3	11	9	2	19	6	24	9	30	7	9	2	15	63	10	449	5	757	1	956
36	2	5	5	4	11	7	14	2	14	8	4	0	9	1	19	0	23	11	29	8	8	11	15	52	10	443	5	755	1	956
37	2	6	5	5	11	5	13	10	14	3	4	0	9	0	18	5	23	2	28	9	8	7	15	39	10	437	5	753	1	956
38	2	7	5	6	11	4	13	6	13	10	4	0	8	11	17	10	22	5	27	11	8	3	15	26	10	430	5	751	1	955
39	2	7	5	7	11	2	13	2	13	5	4	0	8	10	17	4	21	8	27	0	8	0	15	10	10	422	5	748	1	955
40	2	7	5	7	10	11	12	10	13	0	3	11	8	7	16	9	20	11	26	1	7	8	14	8	10	413	5	745	1	954
41	2	8	5	7	10	9	12	5	12	7	3	11	8	5	16	2	20	2	25	3	7	4	14	0	10	408	5	741	1	954
42	2	8	5	7	10	6	12	1	12	1	3	11	8	3	15	7	19	5	24	5	7	0	13	3	10	392	5	737	1	954
43	2	9	5	7	10	3	11	8	11	8	3	11	8	0	15	0	18	8	23	6	6	8	12	7	10	378	5	732	1	953
44	2	9	5	6	10	0	11	4	11	3	3	10	7	10	14	5	17	11	22	8	6	4	11	11	10	364	5	728	1	952
45	2	9	5	6	9	8	10	11	10	10	3	9	7	7	13	10	17	2	21	9	6	1	11	3	10	348	5	722	1	952
46	2	9	5	5	9	5	10	6	10	5	3	8	7	4	13	3	16	5	20	11	5	9	10	8	10	329	5	716	1	951
47	2	9	5	3	9	1	10	2	10	0	3	7	7	1	12	8	15	9	20	0	5	5	10	1	10	308	5	709	1	950
48	2	9	5	2	8	10	9	9	9	7	3	6	6	10	12	1	15	0	19	2	5	1	9	6	10	283	5	701	1	949
49	2	8	5	1	8	6	9	4	9	2	3	1	6	6	11	6	14	4	18	4	4	10	8	11	10	256	5	691	1	948
50	2	7	4	11	8	2	9	0	8	10	3	3	6	2	11	0	13	7	17	7	4	6	8	4	10	224	5	681	1	946
51	2	6	4	9	7	10	8	7	8	5	3	1	5	11	10	5	12	11	16	9	4	3	7	10	10	187	5	669	1	945
52	2	6	4	8	7	7	8	3	8	0	3	0	5	8	9	11	12	3	15	11	4	0	7	4	10	145	5	656	1	943
53	2	5	4	6	7	3	7	11	7	8	2	10	5	5	9	4	11	7	15	1	3	8	6	10	10	97	5	641	1	941
54	2	4	4	4	6	11	7	6	7	4	2	9	5	1	8	10	11	0	14	4	3	5	6	5	10	42	5	624	1	940
55	2	3	4	2	6	7	7	2	6	11	2	7	4	10	8	4	10	4	13	6	3	3	6	0	9	9	5	605	1	939
56	2	2	4	0	6	4	6	10	6	7	2	5	4	7	7	10	9	9	12	9	3	0	5	7	9	0	5	584	1	938
57	2	1	3	10	6	0	6	6	6	3	2	4	4	4	7	5	9	2	11	11	2	9	5	2	8	5	5	559	1	937
58	2	0	3	8	5	9	6	2	5	11	2	2	4	1	6	11	8	7	11	2	2	7	4	10	7	9	5	531	1	936
59	1	11	3	6	5	5	5	11	5	7	2	1	3	10	6	6	8	0	10	5	2	5	4	5	7	2	5	499	1	935
60	1	10	3	4	5	2	5	7	5	3	2	0	3	7	6	1	7	6	9	9	2	3	4	2	6	8	5	461	1	932

Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Age at Issue	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End.	Years	Pure End.	Years	Pure End.
20	1	106	9	115	15	139	19	108	3	47	25	29	35	247	43	317	13	30	10	$489	5	$772	1	$958
21	1	123	9	222	15	221	19	78	3	72	24	336	34	364	42	359	12	318	10	487	5	771	1	958
22	1	142	9	327	15	287	19	33	3	98	24	263	34	112	42	41	12	241	10	486	5	771	1	958
23	1	159	10	65	15	334	18	340	3	125	24	178	33	222	41	87	12	159	10	484	5	770	1	957
24	1	177	10	165	16	2	18	269	3	152	24	79	32	328	40	131	12	77	10	483	5	770	1	957
25	1	196	10	259	16	17	18	187	3	177	23	334	32	68	39	175	11	355	10	481	5	769	1	957
26	1	216	10	346	16	16	18	97	3	203	23	211	31	170	38	215	11	268	10	479	5	768	1	957
27	1	235	11	61	16	1	17	362	3	229	23	80	30	268	37	255	11	178	10	477	5	767	1	957
28	1	256	11	129	15	334	17	252	3	254	22	304	30	0	36	297	11	85	10	475	5	767	1	957
29	1	275	11	186	15	293	17	135	3	278	22	153	29	95	35	333	10	355	10	472	5	766	1	957
30	1	296	11	230	15	238	17	12	3	301	21	360	28	188	35	8	10	257	10	469	5	765	1	957
31	1	317	11	260	15	171	16	248	3	323	21	193	27	279	34	51	10	157	10	466	5	763	1	957
32	1	338	11	278	15	95	16	115	3	343	21	21	27	3	33	93	10	55	10	463	5	762	1	956
33	2	37	11	283	15	10	15	339	3	363	20	204	26	93	32	135	9	317	10	459	5	761	1	956
34	2	13	11	273	14	280	15	195	4	16	20	21	25	183	31	176	9	211	10	454	5	759	1	956
35	2	33	11	252	14	178	15	47	4	31	19	195	24	270	30	46	9	104	10	449	5	757	1	956
36	2	52	11	219	14	70	14	261	4	45	19	0	23	355	29	256	8	358	10	443	5	755	1	956
37	2	71	11	175	13	320	14	108	4	55	18	166	23	79	28	294	8	247	10	437	5	753	1	955
38	2	93	11	122	13	200	13	317	4	62	17	229	22	167	27	335	8	134	10	430	5	750	1	955
39	2	121	11	60	13	74	13	152	4	66	17	123	21	255	27	11	8	19	10	422	5	748	1	955
40	2	149	10	354	12	310	13	3	4	66	16	281	20	342	26	58	7	268	10	413	5	745	1	954
41	2	173	10	275	12	177	12	212	4	62	16	72	20	67	25	104	7	151	10	403	5	741	1	954
42	2	194	10	190	12	41	12	53	4	53	15	226	19	159	24	152	7	32	10	392	5	737	1	954
43	2	212	10	98	11	266	11	262	4	38	15	14	18	251	23	197	6	278	10	379	5	733	1	953
44	2	225	10	1	11	127	11	106	4	17	14	166	17	343	22	245	6	159	10	364	5	728	1	952
45	2	233	9	264	10	349	10	315	3	355	13	318	17	75	21	293	6	41	10	348	5	722	1	952
46	2	235	9	158	10	207	10	164	3	324	13	106	16	174	20	341	5	288	1	(329	5	716	1	951
47	2	238	9	49	10	64	10	11	3	287	12	259	15	274	20	29	5	171	10	308	5	709	1	950
48	2	225	8	303	9	286	9	229	3	246	12	50	15	11	19	89	5	58	10	283	5	701	1	949
49	2	216	8	189	9	145	9	83	3	203	11	208	14	122	18	150	4	312	10	256	5	691	1	948
50	2	202	8	75	9	4	8	304	3	157	11	3	13	235	17	210	4	203	10	224	5	681	1	946
51	2	185	7	325	8	233	8	165	3	109	10	166	12	349	16	273	4	100	10	187	5	669	1	945
52	2	165	7	210	8	98	8	24	3	60	9	335	12	108	15	336	4	1	10	145	5	656	1	943
53	2	142	7	95	7	331	7	255	3	10	9	142	11	236	15	42	3	271	10	97	5	641	1	942
54	2	118	6	346	7	204	7	122	2	325	8	319	11	0	14	121	3	180	10	42	5	624	1	940
																				Days				
55	2	92	6	234	7	78	6	351	2	274	8	137	10	142	13	200	3	94	9	279	5	605	1	938
56	2	65	6	123	6	321	6	225	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	2	37	6	13	6	204	6	98	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	2	7	5	273	6	88	5	336	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	1	342	5	171	5	340	5	220	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	1	312	5	71	5	232	5	100	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20 Year Endowment at end of							
	2 Yrs.		10 Yrs		15 Yrs		20 Yrs		2 Yrs.		10 Yrs		15 Yrs		19 Yrs		2 Yrs.		10 Yrs		15 Yrs		19 Yrs	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End't.	Years.	Pure End't.	Years.	Pure End't.
21	0	44	11	231	17	162	20	155	2	214	28	101	36	197	43	261	8	23	10	$491	5	$770	1	$953
22	0	72	11	334	17	194	20	82	2	240	27	331	35	289	42	298	7	360	10	490	5	770	1	957
23	0	100	12	68	17	208	19	363	2	266	27	184	35	18	41	333	7	333	10	489	5	769	1	957
24	0	129	12	160	17	206	19	269	2	291	27	30	34	101	41	1	7	304	10	488	5	769	1	957
25	0	159	12	243	17	190	19	165	2	318	26	232	33	187	40	40	7	272	10	487	5	768	1	957
26	0	189	12	316	17	160	19	54	2	343	26	61	32	270	39	77	7	239	10	485	5	768	1	957
27	0	220	13	12	17	116	18	299	3	4	25	247	31	352	38	114	7	205	10	483	5	767	1	957
28	0	253	13	60	17	60	18	172	3	31	25	62	31	59	37	150	7	170	10	482	5	767	1	957
29	0	285	13	94	16	358	18	40	3	56	24	236	30	150	36	185	7	132	10	480	5	766	1	957
30	0	319	13	114	16	280	17	267	3	81	24	39	29	228	35	219	7	92	10	477	5	765	1	957
31	0	353	13	121	16	191	17	124	3	105	23	202	28	306	34	252	7	50	10	475	5	764	1	957
32	1	23	13	114	16	96	16	342	3	128	22	361	28	17	33	287	7	6	10	471	5	763	1	957
33	1	59	13	94	15	357	16	191	3	149	22	149	27	95	32	320	6	326	10	468	5	762	1	956
34	1	95	13	63	15	245	16	37	3	169	21	299	26	172	31	353	6	279	10	464	5	760	1	956
35	1	131	13	20	15	127	15	244	3	188	21	80	25	248	31	24	6	230	10	460	5	759	1	956
36	1	167	12	331	15	5	15	85	3	204	20	224	24	324	30	62	6	178	10	455	5	757	1	956
37	1	202	12	267	14	241	14	289	3	218	20	0	24	35	29	100	6	125	10	450	5	755	1	956
38	1	236	12	194	14	108	14	126	3	230	19	138	23	114	28	138	6	69	10	443	5	753	1	955
39	1	271	12	114	13	336	13	327	3	239	18	276	22	192	27	177	6	12	10	436	5	750	1	955
40	1	304	12	27	13	196	13	164	3	246	18	47	21	270	26	216	5	316	10	428	5	748	1	955
41	1	337	11	297	13	53	13	0	3	249	17	181	20	349	25	255	5	255	10	419	5	745	1	954
42	2	1	11	196	12	272	12	203	3	248	16	316	20	67	24	294	5	190	10	409	5	741	1	954
43	2	29	11	90	12	125	12	40	3	243	16	85	19	151	23	334	5	122	10	397	5	737	1	953
44	2	58	10	345	11	341	11	246	3	232	15	220	18	236	23	11	5	52	10	384	5	733	1	953
45	2	73	10	280	11	192	11	87	3	216	14	355	17	323	22	60	4	345	10	369	5	728	1	952
46	2	88	10	112	11	41	10	295	3	195	14	127	17	48	21	110	4	270	10	352	5	722	1	951
47	2	98	9	356	10	257	10	141	3	169	13	265	16	142	20	160	4	194	10	333	5	715	1	950
48	2	103	9	233	10	108	9	351	3	139	13	40	15	238	19	212	4	117	10	310	5	708	1	950
49	2	103	9	108	9	325	9	203	3	104	12	183	14	336	18	264	4	41	10	285	5	699	1	949
50	2	100	8	348	9	180	9	54	3	67	11	328	14	77	17	318	3	329	10	256	5	690	1	947
51	2	92	8	223	9	36	8	275	3	28	11	114	13	187	17	9	3	254	10	222	5	679	1	946
52	2	82	8	97	8	261	8	133	2	351	10	268	12	299	16	77	3	180	10	184	5	667	1	945
53	2	68	7	337	8	124	7	354	2	308	10	62	12	53	15	146	3	109	10	139	5	653	1	943
54	2	52	7	214	7	353	7	219	2	264	9	227	11	179	14	216	3	40	10	88	5	637	1	941
55	2	34	7	92	7	225	7	81	2	220	9	31	10	307	13	286	2	339	10	29	5	620	1	939
56	2	14	6	337	7	97	6	311	2	175	8	208	10	79	12	355	2	274	9	227	5	600	1	937
57	1	356	6	220	6	337	6	183	2	131	8	25	9	222	12	76	2	212	8	350	5	577	1	934
58	1	333	6	106	6	218	6	52	2	88	7	216	9	0	11	163	2	154	8	125	5	551	1	932
59	1	308	5	359	6	99	5	292	2	45	7	47	8	159	10	249	2	98	7	276	5	520	1	928
60	1	282	5	254	5	346	5	172	2	8	6	251	7	316	9	333	2	45	7	74	5	485	1	925

Extended Insurance on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of 3 Yrs. Years	Months	5 Yrs. Years	Months	10 Yrs. Years	Months	15 Yrs. Years	Months	20 Yrs. Years	Months	20-Premium Life at end of 2 Yrs. Years	Months	5 Yrs. Years	Months	10 Yrs. Years	Months	15 Yrs. Years	Months	19 Yrs. Years	Months	20-Year Endowment at end of 3 Yrs. Years	Months	5 Yrs. Years	Months	10 Yrs. Years	Pure End't	15 Yrs. Years	Pure End't	19 Yrs. Years	Pure End't
170	19	8	10	5	16	7	20	10	2	2	10	9	20	5	19	5	47	3	8	2	10	14	10	4	9	4	5	771	1	997
172	22	10	10	6	16	10	20	9	2	2	10	11	20	2	23	5	46	4	8	1	15	14	10	4	9	4	5	771	1	997
174	25	11	11	6	17	1	20	8	2	2	11	1	20	11	23	6	46	5	8	0	15	14	10	4	9	4	5	770	1	997
176	48	1	11	4	17	3	20	7	2	2	11	3	20	3	23	7	47	3	7	11	15	13	10	4	9	4	5	770	1	997
178	54	2	11	7	17	5	20	5	2	2	11	5	20	5	23	8	43	8	7	11	15	13	10	4	9	4	5	770	1	997
180	64	4	11	11	17	4	20	2	2	2	11	7	20	7	23	10	43	9	7	10	15	13	10	4	9	4	5	770	1	997
182	74	6	12	2	17	6	19	11	2	2	11	9	20	9	23	11	41	10	7	9	15	13	10	4	9	4	5	770	1	997
184	84	7	12	5	17	6	19	9	2	2	11	11	20	11	23	1	41	9	7	8	15	13	10	4	9	4	5	770	1	997
186	94	9	12	8	17	6	19	8	2	3	11	1	20	1	23	3	40	1	7	7	15	12	10	4	9	4	5	770	1	997
188	104	11	12	10	17	6	19	1	2	3	12	3	20	3	23	5	40	2	7	6	15	12	10	4	9	4	5	769	1	997
190	115	0	13	0	17	8	19	9	2	3	12	5	20	5	23	7	40	3	7	5	15	12	10	4	9	4	5	769	1	997
192	0	2	13	1	17	1	18	5	2	3	12	7	20	7	23	7	37	4	7	3	15	11	10	4	9	4	5	769	1	997
194	15	4	13	3	16	11	18	1	2	3	13	2	20	4	23	7	30	5	7	2	15	11	10	4	9	4	5	769	1	996
196	25	6	13	5	16	9	17	8	2	3	13	4	20	6	23	9	36	7	7	1	15	10	10	4	9	4	5	769	1	996
198	35	8	13	8	16	6	17	4	2	3	13	6	20	8	23	10	34	8	7	0	15	10	10	4	9	4	5	769	1	996
200	45	10	13	8	16	8	16	11	2	3	13	8	20	11	23	11	33	9	6	10	15	9	10	4	9	4	5	769	1	996
202	55	0	13	8	16	11	16	6	2	3	13	10	20	1	23	4	27	3	10	6	15	9	10	4	9	4	5	769	1	996
204	65	2	13	8	16	8	16	1	2	4	13	0	21	3	23	6	21	11	6	7	15	8	10	4	9	4	5	769	1	996
206	75	4	13	0	16	4	15	8	2	4	13	1	21	1	23	8	21	0	6	6	15	7	10	4	9	4	5	769	1	996
208	85	5	13	10	16	0	15	2	2	5	13	3	21	3	23	10	20	2	6	4	15	6	10	4	9	4	5	769	1	996
210	95	7	13	3	16	7	14	9	2	5	13	5	21	5	23	1	19	3	6	2	15	5	10	4	9	4	5	769	1	996
212	105	8	13	3	16	8	14	4	2	5	13	7	21	7	23	3	18	4	6	0	15	4	10	4	9	4	5	769	1	996
214	115	9	13	3	16	13	10	2	2	5	13	9	21	9	23	5	17	5	6	11	15	2	10	4	9	4	5	769	1	996
216	115	9	13	3	16	13	9	1	2	5	13	10	21	11	23	6	15	6	5	9	15	12	10	4	9	4	5	768	1	996
218	115	9	11	3	13	3	12	0	2	5	10	1	16	1	19	4	23	11	5	2	13	8	10	3	9	3	5	767	1	993
220	115	9	11	3	13	3	11	11	2	5	9	1	16	1	18	7	23	0	5	0	12	8	10	3	9	3	5	767	1	993
222	105	7	10	7	11	6	11	2	2	5	9	6	14	11	17	10	23	1	4	10	12	1	10	3	9	3	5	767	1	991
224	115	8	10	8	11	1	10	9	2	5	9	8	14	4	17	1	21	3	4	8	11	8	10	3	9	3	5	767	1	991
226	105	4	9	11	10	8	10	4	2	4	8	9	13	8	16	4	20	5	4	5	10	11	10	3	9	3	5	767	1	990
228	105	3	9	7	10	3	9	11	2	3	8	5	13	1	18	7	19	6	4	3	10	4	10	3	10	3	5	767	1	989
230	95	1	9	3	9	10	9	6	2	2	8	1	12	6	14	11	18	8	4	0	9	9	10	3	9	3	5	767	1	989
232	85	11	8	11	9	6	8	1	2	1	7	9	11	10	14	2	17	10	3	10	9	8	10	3	9	3	5	767	1	987
234	85	9	8	7	9	1	8	9	2	0	7	5	11	3	13	6	17	0	3	7	8	7	10	3	9	3	5	767	1	985
236	65	7	8	3	8	6	8	4	2	11	7	0	10	8	12	9	16	2	3	5	8	1	10	3	9	3	5	767	1	984
238	45	4	7	11	8	4	7	11	2	9	6	8	10	3	12	1	15	4	3	3	7	7	10	3	9	3	5	767	1	983
240	35	2	7	7	7	11	7	7	2	8	6	4	9	7	11	6	14	7	3	0	7	2	10	3	9	3	5	767	1	981
242	15	0	7	3	7	7	7	2	2	6	6	0	9	1	10	10	13	9	2	10	6	8	10	3	9	3	5	767	1	979
244	04	9	6	11	7	8	8	10	2	5	5	8	8	6	10	2	12	11	....	0	3	9	10	3	9	3	5	767	1	976
246	114	7	6	7	6	11	6	6	2	3	5	4	8	3	9	7	12	2	....	5	10	8	10	3	9	3	5	767	1	974
248	104	4	6	3	6	7	6	1	2	2	5	1	7	7	9	11	5	....	5	5	8	5	10	3	9	3	5	767	1	971
250	94	2	5	11	6	3	5	9	2	1	4	8	7	1	8	5	10	8	....	5	1	7	10	3	9	3	5	767	1	969
252	74	0	5	8	5	11	5	5	1	11	4	6	6	8	7	10	9	10	....	4	8	7	10	3	9	3	5	767	1	964

Extended Insurance on $1,000 Survivorship Investment and Guaranteed Annual Additions Policies.

*Extended Insurance on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 2 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
20	1	3	2	8	6	9	11	8	16	7	3	0	6	8	20	7	32	8	39	8	3	11	15	$89	10	$449	5	$740	1	$932
21	1	4	2	9	6	11	12	1	16	8	3	1	6	9	20	8	32	2	38	11	3	10	15	87	10	448	5	740	1	932
22	1	4	2	10	7	2	12	5	16	8	3	1	6	9	20	8	31	7	38	2	3	9	15	84	10	447	5	739	1	932
23	1	5	3	0	7	5	12	9	16	8	3	2	6	11	20	8	31	0	37	5	3	8	15	81	10	445	5	739	1	931
24	1	6	3	1	7	7	13	0	16	7	3	2	7	0	20	7	30	5	36	8	3	7	15	78	10	443	5	738	1	931
25	1	6	3	2	7	9	13	2	16	6	3	3	7	1	20	6	29	9	35	11	3	7	15	75	10	442	5	737	1	931
26	1	7	3	4	8	0	13	4	16	5	3	4	7	2	20	4	29	2	35	0	3	6	15	71	10	440	5	736	1	931
27	1	8	3	5	8	2	13	6	16	2	3	5	7	3	20	2	28	6	34	3	3	5	15	67	10	437	5	736	1	931
28	1	9	3	6	8	4	13	7	16	0	3	5	7	3	19	11	27	11	33	5	3	4	15	62	10	435	5	735	1	931
29	1	9	3	7	8	6	13	7	15	9	3	5	7	3	19	8	27	3	32	8	3	3	15	57	10	432	5	734	1	931
30	1	10	3	9	8	8	13	7	15	6	3	6	7	5	19	5	26	7	31	10	3	1	15	52	10	429	5	733	1	930
31	1	10	3	10	8	10	13	6	15	3	3	6	7	5	19	1	25	11	31	1	3	0	15	45	10	426	5	731	1	930
32	1	11	3	11	9	1	13	5	15	0	3	6	7	5	18	9	25	2	30	3	2	11	15	38	10	422	5	730	1	930
33	2	0	4	0	9	3	13	3	14	8	3	7	7	6	18	5	24	6	29	5	2	10	15	30	10	418	5	728	1	930
34	2	0	4	2	9	4	13	0	14	3	3	7	7	6	18	0	23	10	28	8	2	9	15	21	10	413	5	727	1	930
35	2	1	4	3	9	5	12	11	13	11	3	8	7	6	17	7	23	1	27	11	2	8	15	11	10	408	5	725	1	929
36	2	2	4	4	9	6	12	9	13	7	3	8	7	5	17	2	22	5	27	1	2	7	15	0	10	402	5	722	1	929
37	2	2	4	5	9	6	12	6	13	3	3	8	7	5	16	8	21	9	26	3	2	5	14	5	10	395	5	720	1	929
38	2	3	4	5	9	6	12	3	12	11	3	8	7	4	16	2	21	0	25	5	2	4	13	10	10	388	5	717	1	928
39	2	3	4	6	9	5	12	0	12	6	3	8	7	3	15	9	20	4	24	7	2	3	13	2	10	380	5	714	1	928
40	2	4	4	7	9	4	11	8	12	1	3	7	7	2	15	3	19	7	23	10	2	2	12	7	10	370	5	711	1	927
41	2	5	4	7	9	2	11	5	11	8	3	8	7	1	14	9	18	11	23	1	2	1	12	0	10	360	5	707	1	927
42	2	5	4	6	8	11	10	9	10	11	3	7	6	11	14	3	18	2	22	3	2	0	11	5	10	348	5	703	1	926
43	2	5	4	6	8	11	10	11	10	11	3	7	6	10	13	9	17	6	21	5	1	10	10	10	10	334	5	698	1	926
44	2	5	4	6	8	9	10	5	10	6	3	6	6	9	13	3	16	9	20	7	1	9	10	3	10	319	5	693	1	925
45	2	5	4	5	8	6	10	1	10	2	3	5	6	6	12	9	16	1	19	10	1	8	9	8	10	301	5	687	1	924
46	2	5	4	4	8	3	9	9	9	9	3	4	6	4	12	2	15	5	19	1	1	7	9	2	10	281	5	680	1	923
47	2	4	4	3	8	1	9	5	9	4	3	3	6	2	11	8	14	9	18	4	1	6	8	8	10	259	5	672	1	922
48	2	4	4	2	7	10	9	0	8	11	3	2	5	11	11	2	14	1	17	6	1	5	8	1	10	233	5	664	1	921
49	2	4	4	1	7	7	8	8	8	7	3	0	5	8	10	8	13	5	16	9	1	4	7	8	10	204	5	654	1	920
50	2	3	4	0	7	4	8	4	8	3	2	11	5	6	10	2	12	9	16	1	1	2	7	2	10	170	5	643	1	918
51	2	2	3	10	7	1	8	0	7	10	2	10	5	3	9	8	12	1	15	4	1	1	6	8	10	132	5	630	1	917
52	2	2	3	9	6	10	7	8	7	6	2	8	5	0	9	2	11	6	14	6	1	0	6	3	10	88	5	616	1	915
53	2	1	3	8	6	7	7	4	7	2	2	7	4	10	8	8	10	10	13	9	0	11	5	11	10	37	5	600	1	913
54	2	0	3	7	6	3	7	0	6	10	2	5	4	7	8	2	10	3	13	1	0	11	5	6	9	9	5	582	1	911
55	1	11	3	6	6	0	6	8	6	6	2	3	4	4	7	9	9	8	12	4	0	10	5	6	9	1	5	561	1	909
56	1	11	3	4	5	9	6	4	6	2	2	2	4	1	7	3	9	1	11	7	0	9	4	9	8	5	5	539	1	906
57	1	10	3	3	5	5	6	1	5	10	2	1	3	10	6	10	8	7	11	0	0	9	4	5	7	10	5	513	1	904
58	1	9	3	1	5	3	5	9	5	6	2	0	3	8	6	5	8	1	10	3	0	8	4	1	7	3	5	483	1	901
59	1	8	3	0	5	0	5	6	5	3	1	10	3	6	6	0	7	6	9	7	0	7	3	10	6	8	5	448	1	897
60	1	7	2	10	4	8	5	3	5	0	1	9	3	3	5	7	7	0	8	10	0	7	3	7	6	2	5	407	1	892

*Extended Insurance of 2 months is granted at end of 2 years on Ordinary Life and 20 Premiums Life policies.

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs. Years	Months	5 Yrs. Years	Months	10 Yrs. Years	Months	15 Yrs. Years	Months	20 Yrs. Years	Months	20-Premiums Life at end of 3 Yrs. Years	Months	5 Yrs. Years	Months	10 Yrs. Years	Months	15 Yrs. Years	Months	19 Yrs. Years	Months	20-Year Endowment at end of 3 Yrs. Years	Months	5 Yrs. Years	Pure End.	10 Yrs. Years	Pure End.	15 Yrs. Years	Pure End.	19 Yrs. Years	Pure End.
20	1	3	2	8	6	9	11	9	16	8	3	0	6	7	20	7	32	9	39	9	11	1	15	$103	10	$458	5	$744	1	$933
21	1	4	2	9	7	0	12	1	16	8	3	0	6	8	20	8	32	2	39	0	10	11	15	101	10	457	5	744	1	933
22	1	5	2	10	7	2	12	5	16	9	3	1	6	9	20	9	31	7	38	3	10	9	15	98	10	456	5	743	1	933
23	1	6	2	11	7	5	12	9	16	9	3	1	6	10	20	8	31	0	37	6	10	7	15	95	10	454	5	743	1	933
24	1	6	3	0	7	7	13	0	16	8	3	2	6	11	20	8	30	5	36	9	0	5	15	92	10	452	5	742	1	933
25	1	7	3	2	7	10	13	3	16	7	3	3	7	1	20	6	29	10	35	11	10	2	15	89	10	450	5	741	1	933
26	1	7	3	3	8	0	13	5	16	5	3	3	7	2	20	4	29	3	35	1	10	0	15	86	10	448	5	741	1	933
27	1	8	3	5	8	2	13	6	16	3	3	4	7	3	20	2	28	7	34	4	9	9	15	81	10	446	5	740	1	933
28	1	9	3	6	8	4	13	7	16	1	3	4	7	4	19	11	27	11	33	6	9	7	15	76	10	444	5	739	1	932
29	1	9	3	8	8	6	13	7	15	10	3	5	7	5	19	8	27	3	32	8	9	5	15	71	10	441	5	738	1	932
30	1	10	3	9	8	8	13	7	15	7	3	6	7	5	19	5	26	7	31	11	9	2	15	66	10	438	5	737	1	932
31	1	11	3	11	8	10	13	6	15	4	3	6	7	5	19	1	25	11	31	1	9	0	15	60	10	434	5	736	1	932
32	1	11	4	0	9	1	13	5	15	0	3	6	7	5	18	9	25	3	30	4	8	9	15	53	10	430	5	735	1	932
33	2	0	4	1	9	3	13	4	14	8	3	6	7	5	18	5	24	7	29	6	8	6	15	45	10	426	5	733	1	931
34	2	0	4	2	9	4	13	2	14	4	3	7	7	5	18	0	23	11	28	9	8	3	15	36	10	422	5	731	1	931
35	2	1	4	3	9	6	13	0	14	0	3	7	7	5	17	7	23	2	27	11	8	0	15	26	10	417	5	729	1	931
36	2	2	4	4	9	6	12	9	13	8	3	7	7	5	17	2	22	6	27	2	7	9	15	15	10	412	5	727	1	931
37	2	2	4	5	9	6	12	6	13	4	3	7	7	5	16	9	21	9	26	4	7	6	15	2	10	406	5	724	1	930
38	2	3	4	5	9	6	12	3	13	0	3	7	7	4	16	3	21	1	25	7	7	3	14	6	10	399	5	721	1	930
39	2	3	4	6	9	5	12	0	12	7	3	7	7	3	15	9	20	4	24	9	7	0	13	10	10	390	5	718	1	930
40	2	4	4	6	9	4	11	9	12	2	3	7	7	2	15	3	19	8	23	11	6	8	13	2	10	38[illegible]	5	715	1	929
41	2	4	4	6	9	3	11	5	11	9	3	6	7	1	14	9	18	11	23	2	6	5	12	7	10	369	5	711	1	929
42	2	4	4	7	9	1	11	1	11	4	3	6	7	0	14	3	18	2	22	4	6	1	11	11	10	35[illegible]	5	706	1	928
43	2	5	4	7	8	11	10	9	11	0	3	5	6	10	13	9	17	6	21	6	5	9	11	4	10	348	5	701	1	928
44	2	5	4	6	8	9	10	5	10	7	3	5	6	8	13	3	16	10	20	8	5	6	10	8	10	328	5	696	1	927
45	2	5	4	5	8	7	10	1	10	2	3	5	6	6	12	9	16	2	19	11	5	3	10	1	10	311	5	691	1	926
46	2	5	4	4	8	4	9	9	9	10	3	4	6	4	12	2	15	6	19	1	4	11	9	7	10	291	5	685	1	925
47	2	4	4	3	8	1	9	5	9	5	3	3	6	2	11	8	14	10	18	4	4	8	9	0	10	268	5	678	1	924
48	2	4	4	2	7	10	9	1	9	1	3	2	6	0	11	2	14	2	17	7	4	5	8	6	10	242	5	669	1	923
49	2	4	4	1	7	7	8	9	8	8	3	1	5	9	10	8	13	6	16	10	4	2	8	0	10	213	5	659	1	922
50	2	3	4	0	7	4	8	4	8	3	2	11	5	6	10	2	12	10	16	1	3	11	7	6	10	180	5	647	1	920
51	2	3	3	11	7	1	8	0	7	11	2	10	5	3	9	8	12	2	15	4	3	8	7	1	10	142	5	634	1	918
52	2	2	3	10	6	10	7	8	7	7	2	9	5	0	9	2	11	6	14	7	3	5	6	7	10	98	5	619	1	916
53	2	1	3	9	6	7	7	4	7	3	2	7	4	9	8	8	10	11	13	10	3	3	6	2	10	46	5	603	1	914
54	2	0	3	8	6	4	7	0	6	11	2	5	4	6	8	2	10	4	13	2	3	0	5	9	9	10	5	585	1	912
55	1	11	3	6	6	0	6	8	6	6	2	3	4	4	7	9	9	9	12	6	2	9	5	4	9	25	5	565	1	910
56	1	10	3	5	5	9	6	5	6	2	2	2	4	1	7	4	9	2	11	9	.....		.....		.....		.....		.....	
57	1	10	3	4	5	6	6	1	5	10	2	10	3	10	6	11	8	8	11	0	.....		.....		.....		.....		.....	
58	1	9	3	2	5	3	5	10	5	6	1	10	3	8	6	6	8	7	10	4	.....		.....		.....		.....		.....	
59	1	8	3	1	5	0	5	6	5	2	1	9	3	6	6	1	7	7	9	8	.....		.....		.....		.....		.....	
60	1	7	2	11	4	9	5	3	4	10	1	8	3	4	5	8	7	1	9	0	.....		.....		.....		.....		.....	

Extended Insurance on $1,000 Participating Policies.

Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of										20-Premiums Life at end of										20-Year Endowment at end of									
	3 Yrs		5 Yrs		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
20	1	9	3	8	9	4	15	5	19	3	4	2	9	3	25	1	35	8	43	11	14	6	15	$137	10	$488	5	$771	1	$958
21	1	10	3	9	9	7	15	7	19	3	4	2	9	3	24	11	35	0	42	11	14	3	15	135	10	487	5	771	1	958
22	1	10	3	11	9	11	15	9	19	1	4	3	9	5	24	8	34	3	42	1	14	0	15	133	10	486	5	771	1	958
23	1	11	4	1	10	2	15	11	18	11	4	4	9	6	24	5	33	7	41	2	13	9	15	130	10	484	5	770	1	958
24	1	11	4	2	10	6	16	0	18	9	4	5	9	8	24	2	32	11	40	3	13	6	15	127	10	483	5	770	1	958
25	2	0	4	4	10	8	16	1	18	6	4	5	9	9	23	10	32	2	39	5	13	3	15	123	10	481	5	769	1	958
26	2	2	4	6	10	11	16	0	18	3	4	6	9	10	23	6	31	5	38	7	12	11	15	120	10	479	5	768	1	958
27	2	2	4	8	11	2	16	0	18	0	4	7	9	11	23	2	30	8	37	8	12	8	15	116	10	477	5	767	1	958
28	2	3	4	9	11	4	15	11	17	8	4	7	10	0	22	10	30	0	36	10	12	5	15	111	10	475	5	767	1	957
29	2	4	4	11	11	5	15	10	17	4	4	8	10	1	22	5	29	3	35	11	12	1	15	107	10	472	5	766	1	957
30	2	5	5	2	11	8	15	8	17	0	4	9	10	1	22	0	28	6	35	1	11	9	15	101	10	469	5	765	1	957
31	2	6	5	2	11	9	15	6	16	8	4	9	10	2	21	6	27	9	34	1	11	6	15	95	10	466	5	763	1	957
32	2	7	5	4	11	10	15	3	16	4	4	10	10	2	21	0	27	0	33	3	11	2	15	88	10	462	5	762	1	957
33	2	9	5	6	11	9	15	0	15	11	4	10	10	2	20	6	26	3	32	4	10	10	15	81	10	459	5	761	1	957
34	2	9	5	7	11	9	14	9	15	6	4	11	10	2	20	0	25	6	31	6	10	6	15	72	10	454	5	759	1	956
35	2	10	5	8	11	8	14	6	15	2	4	11	10	1	19	6	24	8	30	7	10	2	15	63	10	449	5	757	1	956
36	2	10	5	10	11	7	14	2	14	9	4	11	10	0	19	0	23	11	29	8	9	10	15	52	10	443	5	755	1	956
37	2	11	5	10	11	6	13	11	14	4	4	11	9	11	18	5	23	2	28	9	9	6	15	39	10	437	5	753	1	956
38	3	0	6	0	11	4	13	7	13	11	4	11	9	9	17	11	22	6	27	11	9	2	15	26	10	430	5	750	1	955
39	3	1	6	0	11	2	13	3	13	5	4	11	9	7	17	4	21	8	27	0	8	10	15	10	10	422	5	748	1	955
40	3	1	6	0	11	0	12	10	13	0	4	11	9	5	16	9	20	11	26	2	8	5	14	8	10	413	5	745	1	954
41	3	3	6	1	10	9	12	6	12	7	4	10	9	2	16	2	20	2	25	3	8	1	14	0	10	403	5	741	1	954
42	3	2	6	1	10	6	12	1	12	1	4	9	8	11	15	7	19	5	24	5	7	9	13	4	10	392	5	737	1	953
43	3	3	6	0	10	3	11	9	11	9	4	8	8	8	15	0	18	8	23	6	7	5	12	8	10	379	5	733	1	953
44	3	3	6	0	10	0	11	4	11	3	4	8	8	6	14	5	17	11	22	8	7	0	12	0	10	364	5	728	1	952
45	3	2	6	6	9	9	10	11	10	10	4	7	8	3	13	10	17	2	21	9	6	8	11	4	10	348	5	722	1	952
46	3	2	5	9	9	6	10	7	10	6	4	5	7	11	13	3	16	6	20	11	6	4	10	8	10	329	5	716	1	951
47	3	2	5	8	9	2	10	2	10	0	4	4	7	7	12	8	15	9	20	1	6	0	10	1	10	308	5	709	1	950
48	2	11	5	6	8	10	9	9	9	8	4	2	7	4	12	2	15	0	19	3	5	7	9	6	10	283	5	701	1	949
49	3	1	5	4	8	6	9	5	9	3	4	0	7	0	11	7	14	4	18	5	5	4	8	11	10	256	5	691	1	948
50	3	0	5	3	8	2	9	0	8	10	3	10	6	9	11	1	13	8	17	7	5	0	8	5	10	224	5	681	1	946
51	2	11	5	0	7	11	8	8	8	5	3	8	6	6	10	6	13	0	17	0	4	8	7	10	10	187	5	669	1	945
52	2	10	5	4	7	7	8	3	8	1	3	7	6	2	9	11	12	3	15	9	4	4	7	4	10	145	5	656	1	943
53	2	9	4	9	7	3	7	11	7	8	3	5	5	10	9	5	11	7	15	1	4	1	6	11	10	97	5	641	1	942
54	2	8	4	6	6	11	7	7	7	4	3	3	5	7	8	11	11	0	14	3	3	10	6	5	10	42	5	624	1	940
55	2	7	4	4	6	8	7	3	7	0	3	1	5	3	8	4	10	4	13	5	3	7	6	0	9	9	5	605	1	938
56	2	5	4	2	6	4	6	11	6	7	2	11	4	11	7	11	9	9	12	10	3	4	5	7	9	1	5	583	1	935
57	2	4	4	0	6	0	6	7	6	3	2	9	4	8	7	5	9	2	12	0	3	1	5	2	8	5	5	558	1	932
58	2	3	3	10	5	9	6	3	5	11	2	7	4	5	7	0	8	7	11	3	2	10	4	10	7	10	5	530	1	929
59	2	2	3	8	5	6	5	11	5	7	2	5	4	2	6	7	8	1	10	6	2	8	4	6	7	3	5	498	1	926
60	2	1	3	5	5	2	5	7	5	3	2	4	3	11	6	2	7	6	9	9	2	5	4	2	6	9	5	462	1	922

Extended Insurance on $1,000 Policies.

Age at Issue.	Ordinary Life (End't at 85) at end of										20-Premiums Life (End't at 85) at end of										20-Year Endowment at end of									
	3 Yrs		5 Yrs		10 Yrs		15 Yrs		20 Yrs		3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs		3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
20	1	3	2	11	8	4	13	10	17	7	3	3	7	8	22	5	33	5	40	8	9	11	15	$92	10	$459	5	$758	1	$955
21	1	4	3	1	8	7	14	0	17	6	3	4	7	9	22	4	32	10	39	11	9	10	15	89	10	458	5	757	1	955
22	1	4	3	2	8	10	14	3	17	5	3	5	7	10	22	3	32	3	39	1	9	9	15	87	10	456	5	757	1	955
23	1	5	3	3	9	1	14	5	17	4	3	6	8	0	22	1	31	8	38	4	9	7	15	83	10	455	5	756	1	955
24	1	5	3	4	9	4	14	6	17	2	3	6	8	1	21	10	31	0	37	7	9	6	15	80	10	453	5	755	1	955
25	1	6	3	5	9	7	14	7	17	0	3	7	8	2	21	7	30	4	36	9	9	4	15	76	10	452	5	755	1	955
26	1	7	3	6	9	10	14	7	16	9	3	7	8	3	21	4	29	9	35	11	9	3	15	72	10	450	5	754	1	955
27	1	8	3	8	10	0	14	7	16	7	3	8	8	4	21	1	29	1	35	2	9	1	15	68	10	448	5	754	1	955
28	1	8	3	9	10	2	14	6	16	5	3	8	8	4	20	9	28	5	34	5	9	0	15	63	10	445	5	753	1	954
29	1	9	3	11	10	4	14	5	16	2	3	9	8	5	20	5	27	9	33	6	8	10	15	58	10	443	5	752	1	954
30	1	10	4	0	10	6	14	4	15	11	3	9	8	6	20	0	27	0	32	8	8	8	15	53	10	440	5	751	1	954
31	1	10	4	2	10	7	14	3	15	7	3	10	8	6	19	8	26	4	31	10	8	6	15	47	10	437	5	750	1	954
32	1	11	4	3	10	7	14	1	15	3	3	10	8	6	19	3	25	8	31	0	8	4	15	40	10	433	5	748	1	954
33	1	11	4	5	10	8	13	10	14	11	3	10	8	6	18	10	24	11	30	3	8	2	15	32	10	428	5	746	1	953
34	2	0	4	6	10	8	13	8	14	8	3	11	8	7	18	5	24	3	29	5	8	0	15	23	10	423	5	744	1	953
35	2	1	4	7	10	8	13	5	14	4	3	11	8	7	18	0	23	7	28	7	7	10	15	13	10	418	5	742	1	953
36	2	2	4	8	10	7	13	2	14	0	3	11	8	7	17	7	22	11	27	9	7	7	15	1	10	412	5	740	1	953
37	2	3	4	9	10	6	12	11	13	7	3	11	8	6	17	2	22	3	27	0	7	5	14	6	10	405	5	737	1	952
38	2	3	4	9	10	4	12	8	13	3	3	11	8	4	16	8	21	6	26	2	7	2	13	11	10	397	5	733	1	952
39	2	4	4	10	10	2	12	5	12	10	3	11	8	3	16	2	20	9	25	5	7	0	13	4	10	388	5	731	1	951
40	2	4	4	11	10	0	12	1	12	5	3	11	8	1	15	8	20	0	24	7	6	9	12	9	10	376	5	727	1	951
41	2	5	4	11	9	10	11	8	12	0	3	10	7	11	15	2	19	4	23	9	6	6	12	2	10	366	5	722	1	950
42	2	5	4	10	9	8	11	4	11	7	3	10	7	9	14	7	18	7	23	0	6	4	11	7	10	353	5	718	1	949
43	2	6	4	10	9	5	11	0	11	2	3	9	7	7	14	1	17	11	22	3	6	1	11	1	10	338	5	712	1	948
44	2	6	4	10	9	2	10	8	10	10	3	9	7	4	13	7	17	2	21	5	5	10	10	6	10	322	5	706	1	948
45	2	5	4	9	8	11	10	5	10	6	3	8	7	1	13	0	16	6	20	8	5	7	10	0	10	302	5	699	1	947
46	2	5	4	8	8	8	10	1	10	2	3	7	6	10	12	6	15	10	19	11	5	4	9	5	10	281	5	692	1	946
47	2	5	4	7	8	5	9	9	9	9	3	5	6	7	12	0	15	2	19	$12	5	0	8	11	10	256	5	683	1	945
48	2	4	4	5	8	2	9	5	9	5	3	4	6	4	11	6	14	6	18	68	4	9	8	5	10	228	5	673	1	944
49	2	4	4	4	7	10	9	1	9	1	3	2	6	1	10	11	13	10	17	124	4	6	7	11	10	198	5	661	1	942
50	2	4	4	3	7	7	8	8	8	9	3	1	5	10	10	4	13	1	16	180	4	3	7	6	10	163	5	648	1	940
51	2	3	4	2	7	4	8	4	8	5	2	11	5	7	9	10	12	5	15	235	4	0	7	0	10	125	5	632	1	938
52	2	2	4	1	7	1	8	0	8	1	2	10	5	4	9	4	11	10	14	290	3	10	6	7	10	81	5	617	1	936
53	2	1	4	0	6	10	7	9	7	10	2	9	5	1	8	10	11	2	13	344	3	7	6	2	10	29	5	598	1	933
54	2	0	3	11	6	7	7	5	7	6	2	7	4	10	8	5	10	7	12	398	3	4	5	9	9	9	5	576	1	931
55	1	11	3	9	6	4	7	1	7	2	2	6	4	7	7	11	10	0	11	450	3	2	5	4	9	1	5	559	1	928
56	1	10	3	8	6	1	6	10	6	11	2	4	4	4	7	6	9	6	10	501	2	10	5	0	8	5	5	537	1	925
57	1	9	3	6	5	10	6	7	6	8	2	2	4	1	7	1	8	11	9	550	2	8	4	9	7	10	5	511	1	921
58	1	8	3	5	5	7	6	5	6	6	2	0	3	10	6	7	8	5	8	597	2	6	4	5	7	3	5	481	1	917
59	1	7	3	3	5	4	6	2	6	0	1	10	3	7	6	2	7	11	7	643	2	4	4	2	6	9	5	446	1	913
60	1	7	3	1	5	1	5	10	P.E. 5	$276	1	9	3	5	5	10	7	5	6	686	2	2	3	10	6	3	5	406	1	907

Pure End. Months

Extended Insurance on $1,000 Participating (Reducing Premiums) Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End.	Years	Pure End.	Years	Pure End.
21	1	102	9	251	16	145	19	270	4	229	25	166	35	200	43	76	14	299	10	$492	5	$777	1	$958
22	1	141	10	3	16	206	19	220	4	268	25	95	34	310	42	121	14	224	10	491	5	777	1	958
23	1	180	10	119	16	249	19	157	4	306	25	10	34	51	41	166	14	147	10	490	5	776	1	958
24	1	219	10	231	16	275	19	82	4	344	24	277	33	156	40	208	14	68	10	489	5	776	1	958
25	1	260	10	338	16	284	18	362	5	18	24	166	32	257	39	250	13	350	10	487	5	775	1	958
26	1	302	11	72	16	275	18	266	5	56	24	45	31	355	38	290	13	266	10	486	5	775	1	958
27	1	345	11	162	16	254	18	162	5	94	23	277	31	87	37	328	13	176	10	484	5	774	1	958
28	2	25	11	241	16	217	18	49	5	130	23	136	30	181	37	1	13	85	10	482	5	773	1	958
29	2	71	11	307	16	169	17	294	5	166	22	350	29	273	36	45	12	355	10	480	5	772	1	958
30	2	116	11	359	16	108	17	167	5	200	22	190	28	363	35	87	12	257	10	478	5	772	1	958
31	2	164	12	31	16	37	17	35	5	231	22	24	28	89	34	128	12	155	10	476	5	771	1	958
32	2	211	12	54	15	320	16	261	5	261	21	214	27	178	33	168	12	50	10	472	5	770	1	957
33	2	257	12	63	15	228	16	119	5	286	21	34	26	264	32	208	11	306	10	468	5	768	1	957
34	2	303	12	59	15	129	15	337	5	310	20	213	25	349	31	247	11	195	10	464	5	767	1	957
35	2	350	12	41	15	23	15	187	5	330	20	22	25	71	30	286	11	81	10	460	5	765	1	957
36	3	29	12	12	14	274	15	33	5	348	19	190	24	157	29	324	10	327	10	455	5	764	1	957
37	3	74	11	336	14	154	14	242	5	359	18	356	23	242	28	362	10	206	10	449	5	762	1	957
38	3	116	11	284	14	29	14	85	6	0	18	151	22	327	28	41	10	83	10	443	5	760	1	956
39	3	157	11	223	13	265	13	290	6	2	17	310	22	48	27	86	9	322	10	436	5	757	1	956
40	3	194	11	153	13	131	13	131	5	362	17	101	21	135	26	131	9	193	10	427	5	754	1	956
41	3	227	11	76	12	359	12	335	5	349	16	254	20	223	25	174	9	64	10	418	5	751	1	955
42	3	255	10	356	12	219	12	177	5	330	16	42	19	311	24	219	8	297	10	408	5	748	1	955
43	3	277	10	264	12	77	12	16	5	303	15	193	19	35	23	263	8	165	10	396	5	744	1	954
44	3	293	10	166	11	297	11	225	5	269	14	344	18	129	22	309	8	33	10	382	5	739	1	954
45	3	301	10	64	11	151	11	67	5	228	14	129	17	222	21	354	7	264	10	367	5	734	1	953
46	3	304	9	322	11	4	10	277	5	181	13	280	16	316	21	42	7	131	10	349	5	728	1	952
47	3	299	9	212	10	223	10	125	5	128	13	66	16	51	20	98	7	0	10	329	5	722	1	952
48	3	288	9	99	10	77	9	337	5	70	12	219	15	154	19	154	6	234	10	306	5	714	1	951
49	3	271	8	348	9	296	9	191	5	9	12	8	14	259	18	212	6	106	10	280	5	706	1	950
50	3	250	8	231	9	153	9	42	4	308	11	166	14	0	17	270	5	346	10	250	5	696	1	949
51	3	223	8	114	9	11	8	265	4	242	10	326	13	117	16	329	5	224	10	216	5	685	1	947
52	3	194	7	360	8	239	8	123	4	173	10	126	12	236	16	29	5	107	10	176	5	673	1	946
53	3	161	7	243	8	108	7	346	4	103	9	294	11	357	15	103	4	359	10	130	5	659	1	944
54	3	126	7	125	7	334	7	211	4	34	9	103	11	124	14	178	4	249	10	78	5	643	1	942
55	3	89	7	8	7	207	7	74	3	329	8	282	10	258	13	252	4	145	10	17	5	626	1	940

Extended Insurance on $1,000 Participating Policies.

Extended Insurance (Participating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 2 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End.	Years	Pure End.	Years	Pure End.
15	0	19	9	288	15	360	20	306	2	63	29	309	40	323	49	24	8	165	10	$496	5	$772	1	$958
16	0	19	10	38	16	120	20	321	2	89	29	246	40	66	48	66	8	144	10	496	5	772	1	958
17	0	19	10	152	16	233	20	319	2	114	29	169	39	171	47	108	8	122	10	495	5	771	1	958
18	0	19	10	266	16	332	20	299	2	139	29	79	38	272	46	148	8	100	10	494	5	771	1	958
19	0	19	11	12	17	49	20	265	2	163	28	342	38	6	45	187	8	76	10	493	5	771	1	958
20	0	19	11	123	17	114	20	217	2	189	28	226	37	103	44	224	8	50	10	492	5	771	1	958
21	0	44	11	231	17	162	20	155	2	214	28	101	36	197	43	261	8	23	10	491	5	770	1	958
22	0	72	11	334	17	194	20	82	2	240	27	331	35	289	42	298	7	360	10	490	5	770	1	957
23	0	100	12	68	17	208	19	363	2	266	27	184	35	13	41	333	7	333	10	489	5	769	1	957
24	0	129	12	160	17	206	19	269	2	291	27	30	34	101	41	1	7	304	10	488	5	769	1	957
25	0	159	12	243	17	190	19	165	2	318	26	232	33	187	40	40	7	272	10	487	5	768	1	957
26	0	189	12	316	17	160	19	54	2	343	26	61	32	270	39	77	7	239	10	485	5	768	1	957
27	0	220	13	12	17	116	18	299	3	4	25	247	31	352	38	114	7	205	10	483	5	767	1	957
28	0	253	13	60	17	60	18	172	3	31	25	62	31	69	37	150	7	170	10	482	5	767	1	957
29	0	285	13	94	16	358	18	40	3	56	24	236	30	150	36	185	7	132	10	480	5	766	1	957
30	0	319	13	114	16	280	17	267	3	81	24	39	29	228	35	219	7	92	10	477	5	765	1	957
31	0	353	13	121	16	191	17	124	3	105	23	202	28	306	34	252	7	50	10	475	5	764	1	957
32	1	23	13	114	16	96	16	342	3	128	22	361	28	17	33	287	7	6	10	471	5	763	1	957
33	1	59	13	94	15	357	16	191	3	149	22	149	27	95	32	320	6	326	10	468	5	762	1	956
34	1	95	13	63	15	245	16	37	3	169	21	299	26	172	31	353	6	279	10	464	5	760	1	956
35	1	131	13	20	15	127	15	244	3	188	21	80	25	248	31	24	6	230	10	460	5	759	1	956
36	1	167	12	331	15	5	15	85	3	204	20	224	24	324	30	62	6	178	10	455	5	757	1	956
37	1	202	12	267	14	241	14	289	3	218	20	0	24	35	29	100	6	125	10	450	5	755	1	956
38	1	236	12	194	14	108	14	126	3	230	19	138	23	114	28	138	6	69	10	443	5	753	1	955
39	1	271	12	114	13	336	13	327	3	239	18	276	22	192	27	177	6	12	10	436	5	750	1	955
40	1	304	12	27	13	196	13	164	3	246	18	47	21	270	26	216	5	316	10	428	5	748	1	955
41	1	337	11	297	13	53	13	0	3	249	17	181	20	349	25	255	5	255	10	419	5	745	1	954
42	2	1	11	196	12	272	12	203	3	248	16	316	20	67	24	294	5	190	10	409	5	741	1	954
43	2	29	11	90	12	125	12	40	3	243	16	85	19	151	23	334	5	122	10	397	5	737	1	953
44	2	53	10	345	11	341	11	246	3	232	15	220	18	236	23	11	5	52	10	384	5	733	1	953
45	2	73	10	280	11	192	11	87	3	216	14	355	17	323	22	60	4	345	10	369	5	728	1	952
46	2	88	10	112	11	41	10	295	3	195	14	127	17	48	21	110	4	270	10	352	5	722	1	951
47	2	98	9	356	10	257	10	141	3	169	13	265	16	142	20	160	4	194	10	333	5	715	1	950
48	2	103	9	233	10	108	9	351	3	139	13	40	15	238	19	212	4	117	10	310	5	708	1	950
49	2	103	9	108	9	325	9	203	3	104	12	183	14	336	18	264	4	41	10	285	5	699	1	949
50	2	100	8	348	9	180	9	54	3	67	11	328	14	77	17	318	3	329	10	256	5	690	1	947
51	2	92	8	223	9	36	8	275	3	28	11	114	13	187	17	9	3	254	10	222	5	679	1	946
52	2	82	8	97	8	261	8	133	2	351	10	268	12	299	16	77	3	180	10	184	5	667	1	945
53	2	68	7	337	8	124	7	354	2	308	10	62	12	53	15	146	3	109	10	139	5	653	1	943
54	2	52	7	214	7	353	7	219	2	264	9	227	11	179	14	216	3	40	10	88	5	637	1	941
55	2	34	7	92	7	225	7	81	2	220	9	31	10	307	13	286	2	339	10	29	5	620	1	939
56	2	14	6	337	7	97	6	311	2	175	8	208	10	79	12	355	.....	.....	.....	.....	.....	.....	.....	.....
57	1	356	6	220	6	337	6	183	2	131	8	25	9	222	12	76	.....	.....	.....	.....	.....	.....	.....	.....
58	1	333	6	106	6	218	6	52	2	88	7	216	9	0	11	163	.....	.....	.....	.....	.....	.....	.....	.....
59	1	308	5	359	6	99	5	292	2	45	7	47	8	159	10	249	.....	.....	.....	.....	.....	.....	.....	.....
60	1	282	5	254	5	346	5	172	2	3	6	251	7	316	9	333	.....	.....	.....	.....	.....	.....	.....	.....
61	1	256	5	151	5	235	5	46	1	327	6	97	7	120	9	68	.....	.....	.....	.....	.....	.....	.....	.....
62	1	229	5	51	5	125	4	292	1	287	5	315	6	292	8	176	.....	.....	.....	.....	.....	.....	.....	.....
63	1	202	4	321	5	12	4	175	1	248	5	177	6	110	7	279	.....	.....	.....	.....	.....	.....	.....	.....
64	1	175	4	230	4	277	4	47	1	211	5	43	5	297	7	17	.....	.....	.....	.....	.....	.....	.....	.....
65	1	148	4	142	4	178	3	294	1	175	4	285	5	131	6	151	.....	.....	.....	.....	.....	.....	.....	.....

Extended Insurance on $1,000 Participating Policies.

Extended Insurance.

	$5,000 POLICY								$1,000 POLICIES																			
	Whole Life at End of								Endowment at Age 85 at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs		19 Yrs.	
Age at Issue	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End	Years	Pure End	Years	Pure End
20	2	190	10	65	16	63	19	303	1	262	9	116	15	182	19	156	3	210	23	300	34	240	43	120	13	0	10	$471	5	$753	1	$950
21	2	241	10	190	16	130	19	250	1	257	9	234	15	225	19	128	3	210	23	180	34	0	42	180	12	300	10	470	5	753	1	950
22	2	275	10	310	16	190	19	215	1	302	9	341	15	294	19	75	3	240	23	150	33	120	41	210	12	270	10	469	5	751	1	950
23	2	305	11	55	16	243	19	154	1	344	10	74	16	16	19	0	3	240	23	60	32	240	40	270	12	210	10	468	5	751	1	950
24	2	340	11	155	16	270	19	75	1	338	10	162	16	29	18	301	3	270	23	0	31	330	39	330	12	120	10	466	5	751	1	950
25	3	15	11	260	16	278	18	360	2	15	10	290	16	59	18	217	3	300	22	300	31	90	39	30	12	60	10	465	5	750	1	950
26	3	60	11	345	16	275	18	250	2	56	10	350	16	63	18	143	3	330	22	150	30	210	38	60	12	0	10	463	5	750	1	950
27	3	95	12	61	16	250	18	160	2	47	11	80	16	42	18	50	3	330	22	0	29	300	37	60	11	300	10	462	5	749	1	950
28	3	130	12	125	16	214	18	40	2	86	11	155	15	363	17	304	4	0	21	270	29	60	36	120	11	210	10	460	5	749	1	950
29	3	182	12	185	16	160	17	280	2	123	11	211	15	333	17	180	4	30	21	120	28	150	35	180	11	150	10	458	5	748	1	949
30	3	220	12	220	16	100	17	160	2	156	11	246	15	280	17	66	4	0	20	330	27	240	34	210	11	60	10	454	5	746	1	949
31	3	250	12	250	16	35	17	31	2	191	11	301	15	207	16	304	4	30	20	180	26	330	33	210	10	330	10	451	5	745	1	949
32	3	305	12	250	15	310	16	250	2	221	11	295	15	145	16	167	4	60	20	30	26	60	32	300	10	240	10	448	5	744	1	949
33	3	338	12	250	15	220	16	118	2	250	11	307	15	41	16	21	4	60	19	210	25	180	31	330	10	150	10	444	5	743	1	949
34	4	5	12	245	15	125	15	336	2	274	11	297	14	312	15	250	4	90	19	30	24	270	31	30	10	120	10	442	5	743	1	949
35	4	45	12	211	15	15	15	184	2	298	11	301	14	227	15	106	4	90	18	270	24	0	30	60	10	0	10	437	5	742	1	949
36	4	92	12	160	14	273	15	33	2	318	11	254	14	108	14	321	4	120	18	60	23	90	29	120	9	270	10	433	5	739	1	949
37	4	122	12	121	14	152	14	240	2	335	11	220	14	0	14	165	4	150	17	240	22	180	28	150	9	180	10	427	5	737	1	948
38	4	154	12	61	14	15	14	80	2	348	11	169	13	247	14	19	4	150	17	60	21	270	27	180	9	60	10	420	5	735	1	947
39	4	187	11	345	13	250	13	280	3	32	11	104	13	119	13	221	4	180	16	240	21	0	26	240	8	300	10	411	5	732	1	947
40	4	200	11	280	13	130	13	130	3	87	11	26	13	3	13	69	4	210	16	60	20	90	25	270	8	180	10	402	5	728	1	947
41	4	220	11	190	12	345	12	333	3	74	10	302	12	227	12	280	4	180	15	240	19	180	24	300	8	60	10	392	5	725	1	946
42	4	240	11	100	12	215	12	170	3	69	10	226	12	97	12	125	4	210	15	60	18	270	24	0	7	330	10	385	5	722	1	944
43	4	248	11	5	12	70	12	10	3	91	10	139	11	327	11	345	4	210	14	210	18	30	23	60	7	210	10	370	5	717	1	946
44	4	243	10	250	11	297	11	220	3	74	10	45	11	188	11	191	4	180	14	30	17	120	22	90	7	90	10	356	5	711	1	945
45	4	225	10	155	11	135	11	65	3	82	9	308	11	45	11	47	4	180	13	180	16	210	21	180	7	0	10	340	5	707	1	944
46	4	220	10	40	11	4	10	276	3	82	9	200	10	279	10	260	4	150	13	0	15	300	20	240	6	240	10	321	5	700	1	943
47	4	190	9	285	10	220	10	123	3	76	9	103	10	134	10	120	4	120	12	150	15	60	19	300	6	90	10	300	5	693	1	942
48	4	165	9	165	10	70	9	336	3	63	8	351	9	364	9	345	4	90	11	330	14	180	18	330	6	0	10	277	5	685	1	942
49	4	135	9	45	9	285	9	190	3	22	8	245	9	220	9	212	4	60	11	120	13	300	18	60	5	240	10	249	5	676	1	940
50	4	105	8	285	9	152	9	40	3	2	8	136	9	86	9	77	4	0	10	300	13	60	17	120	5	120	10	216	5	665	1	940
51	4	65	8	160	9	5	8	250	2	341	8	24	8	319	8	311	3	330	10	120	12	210	16	180	5	30	10	182	5	654	1	[illegible]
52	4	15	8	45	8	225	8	123	2	313	7	276	8	200	8	185	3	270	9	270	11	330	15	240	4	270	10	141	5	640	1	[illegible]
53	3	340	7	285	8	100	7	340	2	300	7	162	8	72	8	71	3	210	9	90	11	120	14	330	4	180	10	93	5	624	1	[illegible]
54	3	280	7	165	7	333	7	195	2	265	7	48	7	321	7	316	3	180	8	270	10	240	14	30	4	60	10	39	5	609	1	[illegible]
55	3	246	7	60	7	195	7	70	2	228	6	309	7	202	7	213	3	120	8	120	10	30	13	120	3	330	9	270	5	590	1	[illegible]
56	3	190	6	306	7	75	6	305	2	190	6	206	7	99	7	113	3	60	7	300	9	180	12	210	3	270	9	30	5	567	1	[illegible]
57	3	130	6	190	6	315	6	160	2	164	6	104	6	354	7	19	3	30	7	150	8	330	11	300	3	180	8	150	5	541	1	[illegible]
58	3	94	6	70	6	190	6	40	2	124	6	8	6	258	6	312	2	330	6	330	8	150	11	30	3	90	7	300	5	513	1	[illegible]
59	3	41	5	335	6	75	5	280	2	95	5	272	6	167	6	158	2	270	6	180	7	300	10	150	3	0	7	90	5	480	1	[illegible]
60	2	345	5	220	5	334	5	165	2	54	5	186	6	78	5	338	2	210	6	60	7	120	9	240	2	300	6	270	5	443	1	[illegible]

Extended Insurance on $1,000 Participating Policies.

Age at Issue	3 Yrs Years	3 Yrs Months	5 Yrs Years	5 Yrs Months	10 Yrs Years	10 Yrs Months	15 Yrs Years	15 Yrs Months	20 Yrs Years	20 Yrs Months	3 Yrs Years	3 Yrs Months	5 Yrs Years	5 Yrs Months	10 Yrs Years	10 Yrs Months	15 Yrs Years	15 Yrs Months	19 Yrs Years	19 Yrs Months	3 Yrs Years	3 Yrs Months	5 Yrs Years	5 Yrs Pure End	10 Yrs Years	10 Yrs Pure End	15 Yrs Years	15 Yrs Pure End	19 Yrs Years	19 Yrs Pure End
20	1	8	3	7	9	3	15	4	19	3	4	1	9	2	25	0	35	5	43	10	11	0	15	$107	10	$470	5	$764	1	$956
21	1	9	3	9	9	7	15	7	19	2	4	2	9	4	24	11	35	0	42	11	10	10	15	106	10	468	5	763	1	956
22	1	10	3	11	9	10	15	9	19	1	4	2	9	6	24	8	34	3	42	1	10	9	15	102	10	466	5	762	1	956
23	1	11	4	0	10	1	15	11	18	11	4	4	9	7	24	5	33	7	41	2	10	8	15	100	10	465	5	762	1	956
24	1	11	4	2	10	5	16	0	18	8	4	4	9	8	24	2	32	10	40	3	10	6	15	97	10	463	5	761	1	956
25	2	0	4	4	10	8	16	0	18	6	4	6	9	9	23	11	32	2	39	5	10	5	15	94	10	464	5	760	1	956
26	2	1	4	5	10	11	16	0	18	3	4	6	9	11	23	7	31	5	38	7	10	5	15	91	10	462	5	760	1	956
27	2	2	4	6	11	2	16	0	17	11	4	7	10	0	23	2	30	8	37	8	10	3	15	88	10	460	5	760	1	956
28	2	3	4	8	11	4	15	11	17	7	4	7	10	0	22	10	29	11	36	9	9	11	15	84	10	459	5	759	1	956
29	2	4	4	11	11	6	15	9	17	4	4	8	10	1	22	5	29	2	35	11	9	9	15	80	10	458	5	758	1	955
30	2	5	5	0	11	7	15	7	17	0	4	9	10	2	21	11	28	6	35	0	9	7	15	75	10	454	5	757	1	955
31	2	6	5	2	11	8	15	5	16	8	4	9	10	2	21	6	27	9	34	0	9	5	15	69	10	451	5	756	1	955
32	2	7	5	4	11	9	15	3	16	3	4	10	10	2	21	0	27	0	33	2	9	2	15	63	10	448	5	755	1	955
33	2	8	5	5	11	9	15	0	15	10	4	10	10	2	20	6	26	8	32	4	9	0	15	56	10	444	5	754	1	955
34	2	8	5	7	11	8	14	9	15	6	4	11	10	2	20	0	25	6	31	5	8	9	15	48	10	440	5	752	1	955
35	2	10	5	8	11	8	14	5	15	1	4	11	10	1	19	6	24	9	30	7	8	7	15	39	10	436	5	751	1	955
36	2	10	5	9	11	7	14	2	14	8	4	11	10	0	19	0	23	11	29	8	8	4	15	28	10	430	5	749	1	954
37	2	11	5	10	11	6	13	10	14	3	4	11	9	10	18	5	23	2	28	9	8	1	15	18	10	424	5	747	1	954
38	3	0	5	11	11	4	13	6	13	10	4	11	9	9	17	10	22	5	27	11	7	10	15	4	10	418	5	745	1	954
39	3	0	6	0	11	2	13	2	13	5	4	11	9	7	17	4	21	8	27	0	7	7	14	6	10	411	5	742	1	953
40	3	1	6	0	10	11	12	10	13	0	4	11	9	5	16	9	20	11	26	1	7	4	13	11	10	402	5	739	1	953
41	3	1	6	0	10	8	12	5	12	6	4	10	9	2	16	2	20	2	25	8	7	1	13	3	10	391	5	736	1	953
42	3	2	6	0	10	6	12	1	12	1	4	9	9	0	15	7	19	5	24	5	6	10	12	8	10	380	5	732	1	952
43	3	2	6	0	10	3	11	8	11	8	4	8	8	9	15	0	18	8	23	7	6	7	12	1	10	368	5	728	1	952
44	3	2	5	11	10	0	11	4	11	3	4	7	8	6	14	5	17	11	22	8	6	3	11	5	10	354	5	723	1	951
45	3	2	5	10	9	8	10	11	10	10	4	6	8	2	13	10	17	2	21	9	6	0	10	10	10	341	5	717	1	951
46	3	2	5	9	9	5	10	8	10	6	4	6	7	11	13	3	16	5	20	11	5	9	10	3	10	328	5	711	1	950
47	3	1	5	7	9	1	10	1	10	0	4	3	7	8	12	8	15	9	20	0	5	6	9	8	10	298	5	704	1	949
48	3	1	5	6	8	10	9	9	9	7	4	1	7	4	12	1	15	0	19	2	5	2	9	2	10	270	5	696	1	948
49	3	0	5	4	8	6	9	4	9	2	4	0	7	0	11	6	14	4	18	4	4	10	8	7	10	249	5	687	1	947
50	2	11	5	2	8	2	9	0	8	9	3	10	6	9	11	0	13	7	17	6	4	7	8	1	10	215	5	677	1	945
51	2	11	5	0	7	10	8	7	8	5	3	8	6	5	10	5	12	11	16	9	4	4	7	7	10	190	5	667	1	944
52	2	10	4	10	7	6	8	3	8	0	3	6	6	1	9	11	12	3	15	11	4	1	7	2	10	139	5	652	1	942
53	2	9	4	8	7	3	7	10	7	6	3	4	5	8	9	4	11	7	15	1	3	10	6	8	10	88	5	637	1	940
54	2	7	4	6	6	11	7	6	7	4	3	2	5	6	8	10	11	6	14	4	3	7	6	3	10	36	5	620	1	939
55	2	6	4	4	6	7	7	2	6	11	3	0	5	2	8	4	10	4	13	6	3	4	5	10	9	85	5	602	1	936
56	2	5	4	2	6	3	6	10	6	7	2	10	4	11	7	10	9	9	12	9	3	2	5	8	9	65	5	581	1	932
57	2	4	4	0	6	0	6	6	6	8	2	8	4	8	7	5	9	1	11	11	2	11	5	1	8	45	5	557	1	932
58	2	3	3	9	5	9	6	2	6	11	2	7	4	4	6	11	8	7	11	2	2	9	4	9	7	95	5	529	1	929
59	2	1	3	7	5	6	5	10	5	7	2	5	4	1	6	6	8	0	10	5	2	7	4	5	7	26	5	496	1	925
60	2	0	3	5	5	2	5	7	5	2	2	3	3	10	6	1	7	6	9	3	2	5	4	3	6	85	4	461	1	92[illegible]

Months

*Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 2 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20 Premiums Life at end of 2 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20 Year Endowment at end of 2 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
15	0	9	3	6	9	1	15	7	20	8	2	0	9	11	28	1	40	2	48	11	6	6	15	$141	10	$482	5	$765	1	$957
16	0	9	3	8	9	5	15	10	20	9	2	1	10	0	28	0	39	6	47	9	6	4	15	188	10	481	5	765	1	956
17	0	10	3	9	9	9	16	2	20	10	2	2	10	3	27	10	38	9	47	0	6	4	15	186	10	479	5	764	1	956
18	0	10	3	11	10	0	16	5	20	9	2	2	10	4	27	5	38	2	46	1	6	3	15	135	10	479	5	764	1	956
19	0	11	4	1	10	4	16	8	20	8	2	2	10	5	27	4	37	4	45	3	6	2	15	134	10	478	5	764	1	956
20	0	11	4	3	10	7	16	11	20	7	2	3	10	7	27	2	36	8	44	4	6	2	15	132	10	478	5	764	1	956
21	1	0	4	4	10	11	17	1	20	5	2	4	10	9	26	10	36	0	43	6	6	1	15	130	10	477	5	764	1	956
22	1	0	4	6	11	2	17	2	20	2	2	4	10	10	26	6	35	3	42	7	5	11	15	127	10	475	5	763	1	956
23	1	1	4	8	11	5	17	3	19	11	2	4	10	11	26	2	34	6	41	8	5	10	15	124	10	474	5	762	1	956
24	1	1	4	9	11	8	17	3	19	8	2	5	11	0	25	9	33	9	40	9	5	9	15	121	10	472	5	762	1	955
25	1	1	4	11	11	11	17	2	19	5	2	5	11	1	25	4	33	0	39	10	5	8	15	118	10	470	5	761	1	955
26	1	2	5	1	12	1	17	1	19	1	2	5	11	2	24	11	32	2	39	0	5	7	15	115	10	469	5	760	1	955
27	1	2	5	3	12	3	17	0	18	9	2	5	11	3	24	6	31	5	38	1	5	6	15	111	10	467	5	760	1	955
28	1	3	5	4	12	5	16	10	18	5	2	6	11	3	24	0	30	8	37	2	5	5	15	107	10	464	5	759	1	955
29	1	3	5	6	12	6	16	8	18	1	2	6	11	3	23	6	29	11	36	3	5	4	15	102	10	462	5	758	1	955
30	1	4	5	8	12	7	16	6	17	8	2	7	11	3	23	0	29	1	35	4	5	3	15	97	10	459	5	757	1	955
31	1	4	5	9	12	7	16	3	17	4	2	7	11	3	22	6	28	4	34	6	5	2	15	91	10	456	5	756	1	955
32	1	5	5	11	12	7	16	0	16	11	2	7	11	3	21	11	27	7	33	7	5	1	15	84	10	452	5	754	1	954
33	1	5	6	0	12	7	15	8	16	6	2	7	11	2	21	5	26	9	32	8	5	0	15	76	10	448	5	753	1	954
34	1	6	6	1	12	6	15	5	16	1	2	7	11	1	20	10	26	0	31	9	4	10	15	68	10	444	5	751	1	954
35	1	6	6	3	12	4	15	1	15	8	2	8	10	11	20	3	25	3	30	10	4	9	15	59	10	439	5	750	1	954
36	1	6	6	4	12	3	14	9	15	2	2	8	10	10	19	8	24	5	29	11	4	8	15	49	10	434	5	748	1	954
37	1	7	6	4	12	1	14	5	14	9	2	8	10	8	19	1	23	8	29	0	4	6	15	37	10	427	5	745	1	954
38	1	7	6	5	11	11	14	0	14	4	2	8	10	5	18	6	22	11	28	2	4	5	15	23	10	420	5	743	1	953
39	1	7	6	5	11	8	13	8	13	10	2	8	10	3	17	10	22	1	27	3	4	3	15	8	10	413	5	740	1	953
40	1	8	6	5	11	5	13	3	13	5	2	7	10	0	17	3	21	3	26	4	4	2	14	7	10	404	5	737	1	953
41	1	8	6	5	11	2	12	10	13	0	2	7	9	9	16	8	20	6	25	6	4	0	13	11	10	394	5	734	1	952
42	1	9	6	5	10	11	12	6	12	6	2	7	9	6	16	0	19	9	24	7	3	11	13	3	10	383	5	730	1	952
43	1	9	6	4	10	8	12	1	12	1	2	7	9	3	15	5	18	11	23	9	3	9	12	7	10	370	5	725	1	951
44	1	9	6	3	10	3	11	8	11	8	2	6	8	11	14	10	18	2	22	10	3	7	11	11	10	355	5	720	1	951
45	1	9	6	2	10	0	11	3	11	2	2	6	8	7	14	2	17	5	21	11	3	5	11	4	10	339	5	715	1	[illegible]
46	1	9	6	0	9	9	10	10	10	9	2	5	8	4	13	7	16	8	21	1	3	3	10	8	10	321	5	709	1	[illegible]
47	1	9	5	10	9	5	10	5	10	4	2	4	8	0	13	0	15	11	20	8	3	2	10	1	10	300	5	701	1	[illegible]
48	1	8	5	8	9	1	10	0	9	11	2	3	7	8	12	5	15	3	19	4	3	0	9	6	10	276	5	693	1	[illegible]
49	1	8	5	6	8	9	9	8	9	6	2	3	7	4	11	10	14	6	18	6	2	10	9	0	10	249	5	684	1	[illegible]
50	1	8	5	5	8	5	9	3	9	1	2	2	7	0	11	3	13	10	17	8	2	8	8	5	10	217	5	674	1	[illegible]
51	1	7	5	3	8	1	8	10	8	9	2	1	6	8	10	8	13	1	16	10	2	6	7	11	10	182	5	662	1	[illegible]
52	1	7	5	0	7	9	8	6	8	4	1	11	6	4	10	1	12	5	16	0	2	4	7	5	10	141	5	649	1	[illegible]
53	1	6	4	10	7	5	8	1	7	11	1	10	6	0	9	7	11	9	15	2	2	2	6	11	10	93	5	63[illegible]	1	[illegible]
54	1	5	4	8	7	1	7	9	7	7	1	9	5	8	9	0	11	1	14	5	2	1	6	6	10	39	5	618	1	[illegible]
55	1	5	4	6	6	9	7	4	7	2	1	8	5	4	8	6	10	6	13	7	1	11	6	0	9	8	5	599	1	[illegible]
56	1	4	4	3	6	5	7	0	6	10	1	7	5	1	8	0	9	10	12	10	1	10	5	7	9	0	5	577	1	[illegible]
57	1	3	4	1	6	2	6	8	6	6	1	6	4	9	7	6	9	3	12	0	1	8	5	3	8	5	5	563	1	[illegible]
58	1	3	3	11	5	10	6	4	6	1	1	5	4	6	7	1	8	8	11	3	1	7	4	10	7	10	5	525	1	[illegible]
59	1	2	3	8	5	6	6	0	5	9	1	4	4	3	6	8	8	1	10	6	1	6	4	6	7	3	5	493	1	[illegible]
60	1	2	3	6	5	3	5	9	5	5	1	3	3	11	6	2	7	7	9	9	1	4	4	2	6	8	5	456	1	[illegible]

Months

*Extended Insurance of 31 days (the grace period) is granted at end of first year.

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20 Year Endowment at end of							
	1 Yr.		10 Yrs		15 Yrs		20 Yrs		1 Yr.		10 Yrs		15 Yrs		19 Yrs		1 Yr.		10 Yrs		15 Yrs		19 Yrs	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End't.	Years.	Pure End't.	Years.	Pure End't.
21	.....		10	315	17	162	20	155	0	307	27	215	36	196	43	261	3	110	10	$484	5	$770	1	$958
22	.....		11	60	17	193	20	82	0	319	27	92	35	289	42	298	3	102	10	483	5	770	1	958
23	.....		11	165	17	208	19	363	0	333	26	324	35	13	41	334	3	91	10	482	5	769	1	957
24	.....		11	264	17	206	19	269	0	348	26	180	34	101	41	1	3	83	10	481	5	769	1	957
25	.....		11	356	17	190	19	165	0	361	26	28	33	187	40	40	3	72	10	479	5	768	1	957
26	.....		12	73	17	160	19	54	1	10	25	231	32	270	39	77	3	63	10	478	5	768	1	957
27	.....		12	145	17	116	18	299	1	24	25	63	31	352	38	115	3	51	10	476	5	767	1	957
28	.....		12	204	17	60	18	173	1	38	24	251	31	69	37	150	3	40	10	474	5	767	1	957
29	0	3	12	249	16	357	18	40	1	53	24	69	30	150	36	185	3	28	10	472	5	766	1	957
30	0	21	12	281	16	279	17	267	1	66	23	244	29	228	35	219	3	15	10	470	5	765	1	957
31	0	40	12	298	16	191	17	124	1	81	23	50	28	306	34	253	3	2	10	467	5	764	1	957
32	0	59	12	302	16	96	16	342	1	95	22	215	28	17	33	287	2	352	10	464	5	763	1	957
33	0	78	12	292	15	357	16	191	1	108	22	11	27	95	32	320	2	338	10	460	5	762	1	956
34	0	98	12	270	15	245	16	37	1	121	21	166	26	172	31	353	2	323	10	457	5	760	1	956
35	0	119	12	236	15	127	15	245	1	134	20	319	25	248	31	24	2	307	10	452	5	759	1	956
36	0	139	12	190	15	5	15	85	1	145	20	104	24	324	30	63	2	290	10	447	5	757	1	956
37	0	160	12	135	14	241	14	289	1	157	19	250	24	35	29	100	2	273	10	442	5	755	1	956
38	0	179	12	70	14	108	14	126	1	167	19	29	23	114	28	138	2	254	10	435	5	753	1	955
39	0	200	11	363	13	336	13	327	1	177	18	171	22	192	27	178	2	235	10	428	5	750	1	955
40	0	220	11	281	13	196	13	165	1	185	17	311	21	270	26	216	2	215	10	420	5	748	1	955
41	0	239	11	192	13	53	13	0	1	193	17	86	20	349	25	255	2	194	10	411	5	745	1	954
42	0	259	11	98	12	272	12	203	1	200	16	225	20	67	24	295	2	173	10	401	5	741	1	954
43	0	278	10	363	12	125	12	40	1	205	15	364	19	151	23	334	2	150	10	389	5	737	1	953
44	0	295	10	257	11	341	11	246	1	208	15	137	18	236	23	11	2	125	10	376	5	733	1	953
45	0	313	10	147	11	192	11	87	1	209	14	276	17	323	22	60	2	100	10	360	5	728	1	952
46	0	327	10	34	11	41	10	294	1	207	14	51	17	48	21	110	2	72	10	343	5	722	1	951
47	0	339	9	282	10	257	10	141	1	202	13	193	16	142	20	160	2	43	10	324	5	715	1	950
48	0	349	9	164	10	108	9	351	1	194	12	336	15	238	19	212	2	13	10	301	5	708	1	950
49	0	356	9	44	9	324	9	203	1	185	12	118	14	337	18	264	1	346	10	275	5	700	1	948
50	0	361	8	287	9	180	9	54	1	172	11	267	14	77	17	318	1	313	10	246	5	690	1	947
51	1	0	8	165	9	36	8	275	1	159	11	55	13	187	17	9	1	281	10	212	5	679	1	946
52	1	0	8	43	8	261	8	133	1	143	10	212	12	299	16	77	1	248	10	173	5	667	1	945
53	0	364	7	286	8	124	7	354	1	126	10	8	12	53	15	146	1	216	10	128	5	653	1	943
54	0	361	7	166	7	353	7	219	1	109	9	176	11	179	14	216	1	185	10	76	5	637	1	941
55	0	356	7	46	7	225	7	81	1	91	8	348	10	307	13	286	1	155	10	16	5	620	1	939
56	0	350	6	294	7	97	6	311	1	72	8	163	10	79	12	355	1	125	9	180	5	600	1	937
57	0	343	6	180	6	337	6	183	1	54	7	347	9	222	12	76	1	97	8	307	5	577	1	934
58	0	334	6	67	6	218	6	52	1	34	7	176	9	0	11	164	1	70	8	88	5	551	1	932
59	0	325	5	323	6	99	5	292	1	15	7	8	8	159	10	249	1	44	7	237	5	520	1	928
60	0	315	5	220	5	346	5	172	0	361	6	216	7	316	9	333	1	19	7	37	5	485	1	[illegible]

Extended Insurance on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of 3 Yrs. Years	Days	10 Yrs. Years	Days	15 Yrs. Years	Days	20 Yrs. Years	Days	20-Premiums Life at end of 3 Yrs. Years	Days	10 Yrs. Years	Days	15 Yrs. Years	Days	19 Yrs. Years	Days	20-Year Endowment at end of 3 Yrs. Years	Days	10 Yrs. Years	Pure End't	15 Yrs. Years	Pure End't	19 Yrs. Years	Pure End't
15	1	352	9	289	15	361	20	306	5	76	29	309	40	324	49	24	15	59	10	$496 19	5	$771 93	1	$957 81
16	2	13	10	38	16	121	20	322	5	103	29	247	40	67	48	67	15	8	10	495 57	5	771 69	1	957 77
17	2	38	10	153	16	234	20	320	5	129	29	170	39	172	47	108	14	318	10	494 88	5	771 44	1	957 74
18	2	63	10	267	16	332	20	300	5	155	29	80	38	273	46	149	14	262	10	494 13	5	771 15	1	957 69
19	2	91	11	13	17	50	20	266	5	181	28	343	38	7	45	188	14	203	10	493 31	5	770 85	1	957 65
20	2	118	11	124	17	115	20	218	5	206	28	227	37	104	44	225	14	142	10	492 44	5	770 54	1	957 60
21	2	145	11	231	17	163	20	156	5	231	28	102	36	197	43	262	14	77	10	491 45	5	770 17	1	957 56
22	2	174	11	335	17	194	20	83	5	256	27	331	35	290	42	299	14	10	10	490 41	5	769 79	1	957 48
23	2	203	12	68	17	209	19	364	5	281	27	185	35	13	41	334	13	306	10	489 26	5	769 35	1	957 46
24	2	233	12	160	17	207	19	270	5	306	27	31	34	102	41	2	13	235	10	488 03	5	768 91	1	957 42
25	2	263	12	244	17	191	19	166	5	328	26	232	33	188	40	40	13	160	10	486 66	5	768 38	1	957 38
26	2	294	12	317	17	160	19	54	5	350	26	61	32	271	39	79	13	80	10	485 13	5	767 84	1	957 23
27	2	326	13	13	17	117	18	300	6	6	25	248	31	353	38	115	13	0	10	483 45	5	767 24	1	957 14
28	2	356	13	61	17	61	18	173	6	26	25	63	31	70	37	151	12	280	10	481 58	5	766 55	1	957 04
29	3	24	13	95	16	359	18	41	6	44	24	237	30	151	36	186	12	192	10	479 50	5	765 80	1	956 94
30	3	56	13	115	16	280	17	268	6	59	24	40	29	229	35	220	12	101	10	477 14	5	764 94	1	956 83
31	3	88	13	121	16	192	17	125	6	72	23	203	28	307	34	253	12	7	10	474 50	5	764 00	1	956 70
32	3	120	13	115	16	97	16	343	6	83	22	362	28	18	33	287	11	274	10	471 50	5	762 91	1	956 55
33	3	150	13	95	15	358	16	192	6	90	22	150	27	96	32	321	11	173	10	468 10	5	761 68	1	956 40
34	3	180	13	64	15	246	16	38	6	94	21	300	26	173	31	354	11	70	10	464 27	5	760 34	1	956 20
35	3	209	13	21	15	128	15	245	6	95	21	81	25	249	31	25	10	328	10	459 94	5	758 80	1	956 03
36	3	236	12	332	15	6	15	86	6	92	20	225	24	325	30	63	10	216	10	455 06	5	757 07	1	955 79
37	3	261	12	268	14	242	14	290	6	84	20	1	24	36	29	100	10	103	10	449 54	5	755 12	1	955 54
38	3	284	12	195	14	109	14	127	6	72	19	139	23	115	28	139	9	351	10	443 27	5	752 97	1	955 25
39	3	305	12	115	13	337	13	328	6	54	18	276	22	193	27	178	9	233	10	436 24	5	750 51	1	954 93
40	3	322	12	27	13	197	13	165	6	39	18	48	21	271	26	217	9	109	10	428 22	5	747 74	1	954 57
41	3	336	11	298	13	55	13	1	6	22	17	182	20	350	25	256	8	350	10	419 24	5	744 62	1	954 18
42	3	345	11	197	12	273	12	204	5	362	16	317	20	68	24	296	8	224	10	408 97	5	741 10	1	953 72
43	3	348	11	91	12	126	12	41	5	330	16	86	19	152	23	335	8	97	10	397 38	5	737 12	1	953 23
44	3	346	10	346	11	342	11	247	5	291	15	221	18	237	23	12	7	334	10	384 23	5	732 61	1	952 65
45	3	337	10	231	11	193	11	88	5	245	14	356	17	323	22	61	7	205	10	369 29	5	727 53	1	951 99
46	3	323	10	113	11	42	10	296	5	193	14	128	17	49	21	111	7	77	10	352 19	5	721 79	1	951 26
47	3	303	9	357	10	258	10	142	5	137	13	265	16	143	20	161	6	314	10	332 72	5	715 27	1	950 44
48	3	279	9	234	10	109	9	352	5	76	13	41	15	239	19	213	6	187	10	310 50	5	707 88	1	949 52
49	3	249	9	109	9	326	9	204	5	11	12	184	14	337	18	265	6	63	10	285 02	5	699 49	1	948 48
50	3	217	8	349	9	181	9	55	4	308	11	329	14	78	17	319	5	307	10	255 85	5	689 98	1	947 34
51	3	185	8	223	9	37	8	276	4	238	11	115	13	188	17	10	5	188	10	222 32	5	679 20	1	946 03
52	3	157	8	98	8	262	8	134	4	168	10	269	12	300	16	78	5	73	10	183 74	5	666 94	1	944 57
53	3	127	7	338	8	125	7	355	4	96	10	63	12	54	15	147	4	327	10	139 28	5	653 10	1	942 96
54	3	93	7	215	7	354	7	220	4	25	9	227	11	180	14	217	4	220	10	88 09	5	637 42	1	941 15
55	3	58	7	93	7	226	7	82	3	319	9	32	10	308	13	286	4	118	10	29 04	5	619 68	1	939 18
56	3	21	6	337	7	98	6	312	3	247	8	209	10	80	12	356	4	20	9	Days 228	5	599 60	1	936 93
57	2	347	6	221	6	338	6	184	3	178	8	26	9	223	12	77	3	292	8	351	5	576 80	1	934 44
58	2	306	6	107	6	219	6	53	3	110	7	217	9	1	11	164	3	203	8	126	5	550 60	1	931 65
59	2	265	5	360	6	100	5	293	3	44	7	48	8	160	10	250	3	118	7	277	5	520 41	1	928 48
60	2	223	5	255	5	347	5	173	2	344	6	252	7	317	9	334	3	39	7	75	5	485 11	1	924 98
61	2	181	5	152	5	236	5	47	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
62	2	139	5	52	5	126	4	293	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
63	2	96	4	322	5	13	4	176	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
64	2	55	4	231	4	278	4	48	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
65	2	13	4	143	4	179	3	295	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
66	1	337	4	57	4	78	3	183	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	1	298	3	338	3	344	3	61	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	1	260	3	260	3	254	2	314	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	1	224	3	185	3	159	2	216	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	1	192	3	111	3	58	2	98	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Extended Insurance on $1,000 Nonparticipating Policies.

Extended Insurance on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End't	Years	Pure End't	Years	Pure End't
20	2	156	9	155	14	228	18	68	5	320	24	321	34	289	40	335	14	74	10	$473	5	$760	1	$955
21	2	186	9	249	14	290	18	57	5	347	24	266	34	50	40	40	14	11	10	472	5	760	1	955
22	2	216	9	340	14	337	18	32	6	9	24	197	33	173	39	110	13	310	10	470	5	759	1	955
23	2	246	10	65	15	5	17	356	6	36	24	115	32	292	38	178	13	243	10	469	5	759	1	955
24	2	277	10	150	15	22	17	302	6	63	24	21	32	43	37	244	13	173	10	467	5	758	1	955
25	2	309	10	230	15	25	17	236	6	87	23	278	31	156	36	308	13	98	10	465	5	757	1	955
26	2	342	10	302	15	14	17	159	6	111	23	160	30	266	36	6	13	22	10	463	5	756	1	954
27	3	10	11	1	15	13	17	73	6	133	23	32	30	7	35	72	12	306	10	461	5	755	1	954
28	3	43	11	54	15	5	16	342	6	154	22	259	29	113	34	136	12	224	10	458	5	754	1	954
29	3	77	11	96	14	347	16	238	6	172	22	111	28	216	33	198	12	137	10	456	5	753	1	954
30	3	112	11	126	14	312	16	127	6	189	21	322	27	316	32	260	12	48	10	453	5	752	1	954
31	3	146	11	143	14	264	16	9	6	202	21	158	27	50	31	320	11	320	10	449	5	750	1	953
32	3	178	11	148	14	204	15	250	6	213	20	354	26	148	31	14	11	224	10	445	5	749	1	953
33	3	210	11	141	14	135	15	121	6	220	20	176	25	245	30	78	11	124	10	440	5	747	1	953
34	3	242	11	122	14	56	14	352	6	224	19	360	24	340	29	141	11	22	10	435	5	744	1	952
35	3	271	11	92	13	334	14	214	6	224	19	172	24	70	28	202	10	279	10	429	5	742	1	952
36	3	300	11	52	13	235	14	73	6	219	18	346	23	165	27	263	10	167	10	423	5	739	1	951
37	3	327	11	2	13	136	13	293	6	210	18	150	22	259	26	323	10	52	10	415	5	736	1	951
38	3	351	10	306	13	29	13	147	6	196	17	316	21	353	26	19	9	299	10	407	5	733	1	950
39	4	8	10	256	12	280	12	363	6	176	17	113	21	84	25	86	9	178	10	397	5	729	1	950
40	4	26	10	196	12	162	12	214	6	150	16	273	20	180	24	152	9	55	10	387	5	724	1	949
41	4	40	10	134	12	39	12	63	6	117	16	67	19	276	23	217	8	295	10	378	5	719	1	948
42	4	49	10	64	11	278	11	278	6	78	15	224	19	7	22	282	8	168	10	367	5	714	1	947
43	4	52	9	353	11	149	11	128	6	32	15	15	18	108	21	347	8	41	10	355	5	707	1	946
44	4	49	9	269	11	18	10	342	5	345	14	169	17	209	21	53	7	277	10	341	5	700	1	945
45	4	39	9	179	10	249	10	196	5	288	13	325	16	310	20	128	7	147	10	325	5	693	1	944
46	4	24	9	86	10	114	10	48	5	225	13	115	16	51	19	201	7	19	10	307	5	687	1	942
47	4	4	8	353	9	344	9	269	5	158	12	271	15	160	18	275	6	256	10	286	5	680	1	941
48	3	342	8	251	9	209	9	127	5	87	12	64	14	270	17	349	6	129	10	263	5	672	1	939
49	3	311	8	147	9	74	8	350	5	15	11	228	14	18	17	67	6	6	10	236	5	663	1	937
50	3	277	8	40	8	305	8	215	4	305	11	20	13	139	16	153	5	248	10	205	5	652	1	935
51	3	240	7	298	8	174	8	78	4	228	10	186	12	262	15	239	5	130	10	169	5	641	1	[illegible]
52	3	200	7	189	8	43	7	310	4	152	9	355	12	23	14	325	5	17	10	129	5	628	1	[illegible]
53	3	158	7	81	7	282	7	181	4	76	9	164	11	158	14	53	4	271	10	82	5	613	1	[illegible]
54	3	114	6	337	7	159	7	49	4	0	8	341	10	295	13	153	4	165	10	28	5	596	1	[illegible]
55	3	70	6	229	7	37	6	287	3	290	8	160	10	74	12	251	4	64	9	233	5	577	1	[illegible]
56	3	24	6	123	6	285	6	164	3	216	7	348	9	225	11	347	3	332	8	358	5	555	1	[illegible]
57	2	343	6	17	6	171	6	37	3	144	7	179	9	11	11	92	3	239	8	132	5	530	1	[illegible]
58	2	296	5	280	6	58	5	284	3	74	7	14	8	176	10	202	3	152	7	283	5	502	1	[illegible]
59	2	250	5	181	5	314	5	168	3	6	6	224	7	338	9	308	3	59	7	81	5	470	1	[illegible]
60	2	203	5	83	5	209	5	50	2	305	6	73	7	149	9	58	2	355	6	257	5	432	1	[illegible]
61	2	157	4	354	5	103	4	302	2	241	5	294	6	324	8	182	2	281	6	79	5	387	1	[illegible]
62	2	112	4	266	4	362	4	193	2	180	5	159	6	147	7	300	2	211	5	278	5	333	1	[illegible]
63	2	67	4	181	4	265	4	77	2	122	5	29	5	335	7	62	2	146	5	124	5	268	1	[illegible]
64	2	24	4	98	4	169	3	325	2	69	4	273	5	174	6	202	2	87	4	343	5	188	1	[illegible]
65	2	345	4	16	4	73	3	218	2	14	4	158	5	19	5	830	2	28	4	213	5	90	1	[illegible]

Extended Insurance (Participating) on $1,000 Participating Policies

Age at Issue	Ordinary Life at end of 3 Yrs.		Ordinary Life at end of 10 Yrs.		Ordinary Life at end of 15 Yrs.		Ordinary Life at end of 20 Yrs.		20-Premiums Life at end of 3 Yrs.		20-Premiums Life at end of 10 Yrs.		20-Premiums Life at end of 15 Yrs.		20-Premiums Life at end of 10 Yrs.		20-Year Endowment at end of 3 Yrs.		20-Year Endowment at end of 10 Yrs.		20-Year Endowment at end of 15 Yrs.		20-Year Endowment at end of 19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End't	Years	Pure End't	Years	Pure End't	Years	Pure End't
15	2	175	9	290	15	361	20	307	6	240	29	310	40	325	49	24	17	$12	10	$496	5	$772	1	$957
16	2	207	10	39	16	122	20	322	6	274	29	247	40	68	48	67	17	10	10	496	5	772	1	937
17	2	239	10	153	16	234	20	320	6	306	29	170	39	172	47	109	17	9	10	495	5	771	1	957
18	2	271	10	267	16	388	20	301	6	339	29	81	38	274	46	150	17	7	10	494	5	771	1	957
19	2	304	11	14	17	50	20	266	7	6	28	343	38	7	45	188	17	5	10	493	5	771	1	957
20	2	338	11	124	17	115	20	218	7	39	28	228	37	104	44	226	17	3	10	492	5	771	1	957
21	3	8	11	232	17	163	20	157	7	72	28	102	36	198	43	263	17	1	10	491	5	770	1	957
22	3	45	11	335	17	194	20	84	7	104	27	332	35	290	42	299	16	302	10	490	5	770	1	957
23	3	82	12	70	17	209	20	0	7	136	27	186	35	14	41	334	16	209	10	489	5	769	1	957
24	3	120	12	161	17	208	19	270	7	166	27	31	34	102	41	3	16	112	10	488	5	769	1	957
25	3	159	12	245	17	191	19	166	7	194	26	233	33	188	40	42	16	11	10	487	5	768	1	957
26	3	198	12	317	17	161	19	55	7	221	26	62	32	272	39	79	15	272	10	485	5	768	1	957
27	3	238	13	13	17	117	18	300	7	247	25	248	31	353	38	115	15	164	10	483	5	767	1	957
28	3	278	13	61	17	61	18	173	7	269	25	64	31	70	37	151	15	53	10	482	5	767	1	957
29	3	317	13	95	16	359	18	41	7	289	24	237	30	151	36	186	14	302	10	480	5	766	1	956
30	3	358	13	115	16	281	17	268	7	307	24	41	29	229	35	220	14	184	10	477	5	765	1	956
31	4	33	13	122	16	193	17	125	7	320	23	203	28	307	34	254	14	62	10	475	5	764	1	956
32	4	72	13	115	16	96	16	343	7	330	22	362	28	18	33	288	13	301	10	471	5	763	1	956
33	4	110	13	95	15	358	16	192	7	336	22	150	27	96	32	321	13	171	10	468	5	762	1	956
34	4	147	13	64	15	246	16	38	7	338	21	300	26	173	31	354	13	38	10	464	5	760	1	956
35	4	183	13	21	15	128	15	245	7	334	21	81	25	249	31	25	12	267	10	460	5	759	1	956
36	4	216	12	332	15	6	15	86	7	325	20	225	24	325	30	68	12	126	10	455	5	757	1	956
37	4	247	12	268	14	242	14	290	7	309	20	1	24	36	29	102	11	350	10	450	5	755	1	955
38	4	274	12	196	14	109	14	127	7	288	19	139	23	115	28	140	11	204	10	443	5	753	1	955
39	4	298	12	115	13	338	13	328	7	259	18	277	22	198	27	178	11	57	10	436	5	750	1	955
40	4	318	12	28	13	197	13	166	7	223	18	48	21	272	26	217	10	274	10	428	5	748	1	955
41	4	332	11	298	13	54	13	1	7	180	17	183	20	350	25	256	10	124	10	419	5	745	1	954
42	4	340	11	197	12	273	12	204	7	129	16	317	20	68	24	295	9	339	10	409	5	741	1	954
43	4	341	11	91	12	126	12	41	7	72	16	87	19	152	23	335	9	187	10	397	5	737	1	953
44	4	335	10	346	11	342	11	247	7	9	15	221	18	237	23	12	9	36	10	384	5	733	1	953
45	4	322	10	281	11	193	11	88	6	304	14	356	17	323	22	61	8	250	10	369	5	728	1	952
46	4	302	10	113	11	42	10	296	6	229	14	128	17	49	21	111	8	100	10	352	5	722	1	951
47	4	276	9	357	10	258	10	142	6	149	13	266	16	143	20	161	7	316	10	333	5	715	1	950
48	4	244	9	234	10	109	9	352	6	67	13	41	15	239	19	213	7	169	10	310	5	708	1	950
49	4	207	9	109	9	326	9	204	5	346	12	184	14	337	18	265	7	26	10	285	5	699	1	948
50	4	167	8	349	9	181	9	55	5	258	11	329	14	78	17	319	6	249	10	256	5	690	1	947
51	4	123	8	224	9	37	8	276	5	169	11	115	13	188	17	10	6	113	10	222	5	679	1	946
52	4	76	8	98	8	262	8	134	5	80	10	269	12	300	16	78	5	346	10	184	5	667	1	945
53	4	27	7	338	8	125	7	355	4	357	10	63	12	54	15	147	5	218	10	139	5	653	1	943
54	3	341	7	215	7	354	7	220	4	268	9	228	11	180	14	217	5	95	10	88	5	637	1	941
55	3	288	7	93	7	226	7	82	4	180	9	32	10	308	13	287	4	343	10	29	5	620	1	939
56	3	284	6	338	7	98	6	312	4	94	8	209	10	80	12	356	4	230	9	228	5	600	1	937
57	3	180	6	221	6	338	6	185	4	11	8	26	9	223	12	77	4	123	8	351	5	577	1	934
58	3	126	6	107	6	219	6	53	3	294	7	217	9	1	11	165	4	21	8	126	5	551	1	932
59	3	72	5	360	6	100	5	293	3	214	7	47	8	160	10	250	3	289	7	277	5	520	1	928
60	3	18	5	255	5	347	5	173	3	137	6	252	7	317	9	334	3	197	7	75	5	485	1	925
61	2	329	5	152	5	236	5	47	.....		.....		.....		.....		.....		.....		.....		.....	
62	2	275	5	52	5	126	4	293	.....		.....		.....		.....		.....		.....		.....		.....	
63	2	223	4	322	5	13	4	176	.....		.....		.....		.....		.....		.....		.....		.....	
64	2	171	4	231	4	278	4	48	.....		.....		.....		.....		.....		.....		.....		.....	
65	2	121	4	143	4	179	3	295	.....		.....		.....		.....		.....		.....		.....		.....	

Extended Insurance on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of 3 Yrs. Years	Days	10 Yrs. Years	Days	15 Yrs. Years	Days	20 Yrs. Years	Days	20-Premiums Life at end of 3 Yrs. Years	Days	10 Yrs. Years	Days	15 Yrs. Years	Days	19 Yrs. Years	Days	20-Year Endowment at end of 2 Yrs. Years	Days	10 Yrs. Years	Pure End.	15 Yrs. Years	Pure End.	19 Yrs. Years	Pure End.
15	2	12	9	289	15	362	20	307	5	101	29	309	40	325	49	24	8	154	10	$497	5	$772	1	$958
16	2	60	10	39	16	121	20	321	5	146	29	247	40	67	48	67	8	133	10	496	5	772	1	958
17	2	56	10	154	16	235	20	320	5	132	29	170	39	172	47	109	8	112	10	495	5	772	1	958
18	2	101	10	268	16	332	20	301	5	175	29	80	38	274	46	150	8	89	10	495	5	772	1	958
19	2	96	11	13	17	50	20	266	5	215	28	342	38	7	45	189	8	65	10	494	5	771	1	958
20	2	140	11	124	17	115	20	218	5	254	28	227	37	104	44	225	8	40	10	493	5	771	1	958
21	2	184	11	231	17	163	20	156	5	236	28	102	36	197	43	262	8	14	10	492	5	771	1	958
22	2	177	11	336	17	194	20	83	5	273	27	332	35	290	42	299	7	352	10	491	5	770	1	958
23	2	218	12	69	17	209	19	364	5	307	27	186	35	14	41	335	7	324	10	490	5	770	1	958
24	2	259	12	160	17	207	19	270	5	339	27	31	34	102	41	2	7	295	10	489	5	769	1	958
25	2	297	12	244	17	191	19	166	6	2	26	232	33	188	40	41	7	264	10	487	5	769	1	958
26	2	335	12	317	17	161	19	55	6	29	26	62	32	271	39	78	7	232	10	486	5	768	1	958
27	3	7	13	13	17	117	18	300	6	54	25	248	31	353	38	116	7	197	10	484	5	768	1	958
28	2	358	13	61	17	61	18	174	6	76	25	64	31	70	37	151	7	161	10	482	5	767	1	958
29	3	27	13	95	16	358	18	41	6	93	24	237	30	150	36	186	7	124	10	480	5	766	1	957
30	3	58	13	115	16	280	17	268	6	107	24	40	29	229	35	220	7	82	10	478	5	765	1	957
31	3	133	13	121	16	192	17	125	6	117	23	203	28	307	34	254	7	40	10	475	5	765	1	957
32	3	158	13	115	16	97	16	343	6	124	22	362	28	18	33	288	6	360	10	472	5	763	1	957
33	3	181	13	96	15	358	16	192	6	125	22	150	27	96	32	321	6	313	10	469	5	762	1	957
34	3	201	13	64	15	246	16	38	6	122	21	300	26	173	31	354	6	263	10	465	5	761	1	957
35	3	217	13	21	15	128	15	246	6	115	21	81	25	249	31	25	6	213	10	460	5	759	1	957
36	3	272	12	332	15	6	15	86	6	103	20	225	24	325	30	64	6	159	10	456	5	758	1	956
37	3	280	12	268	14	242	14	290	6	85	20	1	24	36	29	101	6	103	10	450	5	756	1	956
38	3	286	12	195	14	109	14	127	6	102	19	139	23	115	28	139	6	43	10	444	5	753	1	956
39	3	325	12	115	13	337	13	328	6	71	18	276	22	193	27	179	5	348	10	437	5	751	1	955
40	3	355	12	28	13	197	13	166	6	72	18	48	21	271	26	217	5	282	10	429	5	748	1	955
41	3	344	11	298	13	54	13	1	6	27	17	182	20	350	25	256	5	253	10	420	5	745	1	955
42	3	363	11	197	12	273	12	204	6	9	16	317	20	68	24	296	5	180	10	409	5	742	1	954
43	4	6	11	91	12	126	12	41	5	348	16	86	19	152	23	335	5	106	10	398	5	738	1	954
44	4	7	10	346	11	342	11	247	5	312	15	221	18	237	23	12	5	28	10	385	5	733	1	953
45	3	364	10	230	11	193	11	88	5	269	14	357	17	324	22	61	4	344	10	370	5	728	1	952
46	3	349	10	113	11	42	10	295	5	219	14	128	17	49	21	111	4	260	10	353	5	722	1	952
47	3	326	9	357	10	258	10	142	5	138	13	266	16	143	20	161	4	176	10	333	5	716	1	951
48	3	300	9	234	10	109	9	352	5	79	13	41	15	239	19	213	4	118	10	311	5	708	1	950
49	3	267	9	109	9	325	9	204	5	17	12	184	14	338	18	265	4	33	10	286	5	700	1	949
50	3	231	8	349	9	181	9	55	4	316	11	329	14	78	17	319	3	314	10	256	5	691	1	948
51	3	191	8	224	9	37	8	276	4	249	11	115	13	188	17	10	3	253	10	223	5	680	1	947
52	3	168	8	98	8	262	8	134	4	179	10	269	12	300	16	78	3	171	10	184	5	667	1	945
53	3	140	7	338	8	125	7	355	4	109	10	63	12	54	15	147	3	92	10	140	5	654	1	943
54	3	107	7	215	7	354	7	220	4	39	9	227	11	180	14	217	3	33	10	89	5	638	1	942
55	3	72	7	93	7	226	7	82	3	333	9	32	10	308	13	287	2	323	10	30	5	620	1	940
56	3	34	6	337	7	98	6	312	3	248	8	209	10	80	12	356	2	266	9	228	5	600	1	937
57	2	359	6	221	6	338	6	184	3	179	8	26	9	223	12	77	2	211	8	351	5	577	1	935
58	2	317	6	107	6	219	6	53	3	112	7	217	9	1	11	165	2	143	8	126	5	551	1	932
59	2	274	5	360	6	100	5	293	3	46	7	48	8	160	10	250	2	92	7	278	5	521	1	929
60	2	230	5	255	5	347	5	173	2	347	6	252	7	317	9	334	2	42	7	75	5	486	1	925
61	2	186	5	152	5	236	5	47	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	2	142	5	52	5	126	4	293	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	2	98	4	322	5	13	4	176	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	2	55	4	231	4	278	4	48	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	2	13	4	143	4	179	3	295	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Extended Insurance on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of										20-Premiums Life at end of										20-Year Endowment at end of									
	3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
21	1	2	3	2	9	2	15	5	19	9	3	5	8	6	24	1	34	5	42	9	13	3	15	$126	10	$480	5	$766	1	$957
22	1	3	3	4	9	5	15	7	19	7	3	6	8	7	23	11	33	9	41	11	13	0	15	123	10	478	5	765	1	956
23	1	4	3	6	9	9	15	9	19	5	3	7	8	9	23	8	33	1	41	0	12	9	15	120	10	477	5	764	1	956
24	1	5	3	8	10	1	15	10	19	3	3	8	8	11	23	6	32	5	40	2	12	7	15	117	10	475	5	763	1	956
25	1	7	3	10	10	5	16	0	19	0	3	10	9	1	23	3	31	9	39	3	12	5	15	115	10	474	5	763	1	956
26	1	8	4	0	10	8	16	1	18	9	3	11	9	3	23	0	31	1	38	5	12	2	15	112	10	473	5	763	1	956
27	1	9	4	2	10	11	16	0	18	5	4	0	9	4	22	8	30	4	37	6	11	11	15	108	10	471	5	762	1	956
28	1	10	4	4	11	2	15	11	18	2	4	1	9	5	22	4	29	7	36	7	11	8	15	104	10	468	5	762	1	956
29	1	11	4	6	11	4	15	10	17	10	4	2	9	6	21	11	28	11	35	9	11	5	15	99	10	467	5	761	1	956
30	2	1	4	10	11	7	15	9	17	5	4	3	9	7	21	8	28	3	34	10	11	3	15	94	10	465	5	761	1	956
31	2	2	5	0	11	8	15	7	17	1	4	4	9	8	21	2	27	6	33	11	11	0	15	88	10	462	5	760	1	956
32	2	3	5	1	11	9	15	5	16	9	4	5	9	9	20	9	26	9	33	1	10	8	15	82	10	458	5	758	1	955
33	2	4	5	3	11	9	15	2	16	4	4	5	9	9	20	3	26	0	32	2	10	5	15	75	10	454	5	757	1	955
34	2	5	5	5	11	9	14	11	15	11	4	6	9	9	19	9	25	3	31	4	10	2	15	67	10	419	5	755	1	955
35	2	7	5	7	11	9	14	8	15	6	4	7	9	10	19	4	24	7	30	5	9	11	15	58	10	445	5	754	1	955
36	2	8	5	9	11	8	14	5	15	1	4	8	9	9	18	10	23	10	29	6	9	7	15	48	10	440	5	753	1	955
37	2	9	5	10	11	7	14	1	14	8	4	8	9	8	18	3	23	1	28	8	9	3	15	36	10	434	5	751	1	954
38	2	10	5	11	11	5	13	8	14	3	4	8	9	6	17	9	22	4	27	9	8	11	15	22	10	427	5	748	1	954
39	2	11	5	11	11	3	13	4	13	9	4	8	9	5	17	2	21	7	26	11	8	7	15	6	10	419	5	745	1	954
40	3	0	6	0	11	1	13	0	13	4	4	9	9	4	16	8	20	10	26	0	8	4	14	7	10	411	5	743	1	953
41	3	1	6	1	10	11	12	8	12	11	4	9	9	1	16	1	20	1	25	2	8	0	13	11	10	401	5	740	1	952
42	3	2	6	1	10	8	12	4	12	6	4	8	8	11	15	6	19	4	24	3	7	7	13	2	10	390	5	736	1	952
43	3	2	6	0	10	5	11	11	12	0	4	7	8	8	14	11	18	7	23	5	7	3	12	6	10	377	5	731	1	951
44	3	2	5	11	10	1	11	6	11	7	4	6	8	5	14	4	17	10	22	6	6	11	11	10	10	363	5	726	1	951
45	3	3	5	11	9	10	11	2	11	2	4	6	8	2	13	10	17	2	21	8	6	7	11	3	10	348	5	721	1	951
46	3	3	5	10	9	7	10	9	10	9	4	5	7	11	13	3	16	5	20	10	6	3	10	8	10	330	5	715	1	951
47	3	2	5	8	9	3	10	4	10	4	4	3	7	7	12	8	15	9	20	0	5	11	10	1	10	308	5	708	1	950
48	3	2	5	7	8	11	10	0	9	11	4	1	7	4	12	1	15	0	19	2	5	7	9	6	10	283	5	700	1	949
49	3	1	5	5	8	8	9	7	9	6	4	0	7	0	11	6	14	4	18	4	5	3	8	11	10	256	5	691	1	947
50	3	0	5	3	8	4	9	2	9	1	3	10	6	8	11	0	13	7	17	6	4	11	8	4	10	224	5	681	1	946
51	2	11	5	1	8	0	8	9	8	9	3	8	6	5	10	5	12	11	16	8	4	7	7	10	10	187	5	669	1	945
52	2	10	4	11	7	8	8	5	8	4	3	6	6	1	9	10	12	3	15	11	4	4	7	4	10	145	5	656	1	943
53	2	9	4	9	7	4	8	0	7	11	3	4	5	10	9	4	11	7	15	1	4	1	6	10	10	97	5	641	1	941
54	2	8	4	7	7	0	7	8	7	7	3	2	5	6	8	10	11	0	14	3	3	9	6	5	10	42	5	624	1	940
55	2	7	4	4	6	8	7	4	7	2	3	0	5	2	8	4	10	4	13	6	3	6	6	0	9	95	5	605	1	938
56	2	5	4	2	6	5	7	0	6	10	2	10	4	11	7	10	9	9	12	9	3	3	5	7	9	15	5	583	1	935
57	2	4	4	0	6	1	6	8	6	6	2	8	4	8	7	5	9	2	11	11	3	1	5	2	8	55	5	559	1	932
58	2	3	3	10	5	9	6	4	6	1	2	7	4	4	6	11	8	7	11	2	2	10	4	10	7	95	5	531	1	929
59	2	2	3	8	5	6	6	0	5	9	2	5	4	1	6	6	8	0	10	5	2	8	4	6	7	25	5	499	1	926
60	2	0	3	5	5	3	5	8	5	5	2	3	3	10	6	1	7	6	9	8	2	5	4	2	6	85	5	461	1	922

Months

Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Extended Insurance on $1,000 Policies.

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 5 Yrs. Years	Days	10 Yrs. Years	Days	15 Yrs. Years	Days	20 Yrs. Years	Days	20-Premium Life at end of 5 Yrs. Years	Days	10 Yrs. Years	Days	15 Yrs. Years	Days	20 Yrs. Years	Days	20 Year Endowment at end of 5 Yrs. Years	Days	10 Yrs. Years	Days	15 Yrs. Years	Days	20 Yrs. Years	Days
21	0	240	8	196	13	239	17	192	1	190	20	87	27	46	28	254	4	49	10	1[illegible]	15	6[illegible]	1	947
22	0	270	8	205	14	22	17	341	1	200	22	104	31	230	30	73	4	8[illegible]	10	44[illegible]	5	7[illegible]	1	947
23	0	298	9	11	14	71	17	80	1	209	21	324	31	5	37	138	4	17	10	444	5	736	1	947
24	0	320	9	108	14	120	18	260	1	210	21	261	30	150	30	230	4	4[illegible]	10	440	5	737	1	947
25	0	300	9	188	14	186	18	372	1	220	21	189	29	231	35	318	3	334	10	441	5	737	1	947
26	0	310	9	250	14	149	18	314	1	230	21	84	29	82	35	29	3	341	10	439	5	736	1	947
27	0	321	9	324	14	131	18	117	1	239	20	234	28	184	34	107	3	325	10	437	5	735	1	947
28	0	332	10	20	14	113	18	19	1	247	20	219	27	323	33	194	3	309	10	435	5	735	1	947
29	0	342	10	90	14	95	18	267	1	256	20	104	27	82	32	267	3	293	10	433	5	734	1	947
30	0	353	10	156	14	77	18	190	2	9	19	353	26	331	31	339	3	277	10	431	5	734	1	948
31	0	364	10	144	14	2	18	40	2	6	19	195	25	321	31	33	3	267	10	427	5	733	1	948
32	1	10	10	174	13	291	18	344	2	23	19	87	25	73	30	140	3	238	10	424	5	733	1	948
33	1	21	10	187	13	216	18	232	2	17	19	343	24	187	29	143	3	216	10	420	5	732	1	948
34	1	32	10	197	13	140	18	112	2	23	18	84	23	290	29	234	3	198	10	416	5	730	1	948
35	1	42	10	207	13	45	18	351	2	28	17	300	23	45	27	328	3	174	10	411	5	730	1	948
36	1	52	10	182	12	330	18	320	2	29	17	108	22	185	27	30	3	146	10	406	5	734	1	948
37	1	61	10	117	12	311	18	80	2	29	16	217	21	343	26	148	3	122	10	400	5	732	1	948
38	1	70	10	73	12	101	18	317	2	29	16	121	21	6	25	173	3	98	10	393	5	719	1	948
39	1	80	10	30	11	287	18	178	2	30	15	264	20	115	24	346	3	70	10	385	5	717	1	948
40	1	88	9	318	11	260	18	30	2	30	15	99	19	284	23	316	3	43	10	376	5	714	1	948
41	1	97	9	265	11	159	18	270	2	19	14	276	18	371	20	20	3	16	10	366	5	710	1	948
42	1	99	9	182	11	21	18	115	2	9	14	91	18	78	20	101	2	343	10	355	5	706	1	948
43	1	99	9	99	10	371	18	338	1	302	13	279	17	187	21	178	2	320	10	342	5	700	1	948
44	1	102	9	18	10	180	18	188	1	292	13	82	16	297	20	254	2	276	10	327	5	697	1	948
45	1	104	8	288	10	27	18	50	1	341	12	237	16	40	19	329	2	248	10	314	5	691	1	948
46	1	99	8	188	9	260	8	274	1	321	12	86	15	162	19	46	2	208	10	301	5	684	1	[illegible]
47	1	93	8	90	9	140	9	138	1	300	11	243	14	279	18	131	2	168	10	270	5	677	1	[illegible]
48	1	86	7	354	9	12	8	261	1	279	11	54	14	34	17	216	2	122	10	245	5	668	1	[illegible]
49	1	79	7	254	8	280	8	220	1	248	10	251	13	180	16	300	2	81	10	217	5	660	1	[illegible]
50	1	72	7	152	8	124	8	98	1	208	10	45	12	237	16	32	2	40	10	194	5	649	1	[illegible]
51	1	66	7	67	7	363	7	330	1	210	9	227	12	84	15	130	2	1	10	147	5	637	1	[illegible]
52	1	60	6	337	7	241	7	308	1	190	9	67	11	193	14	217	1	327	10	104	5	623	1	[illegible]
53	1	55	6	202	7	171	7	76	1	169	8	288	10	338	13	332	1	288	10	64	5	607	1	[illegible]
54	1	50	6	97	7	2	6	810	1	146	8	49	10	117	13	49	1	248	10	18	5	590	1	[illegible]
55	1	10	6	0	6	254	6	130	1	120	7	360	9	370	12	180	1	208	9	333	5	570	1	[illegible]
56	0	361	5	300	6	144	6	76	1	93	7	91	9	62	11	266	1	170	8	286	5	547	1	[illegible]
57	0	346	5	174	6	32	5	319	1	62	6	305	8	227	11	3	1	144	8	44	5	523	1	[illegible]
58	0	332	5	80	5	304	5	207	1	30	6	154	8	30	10	135	1	115	7	197	5	[illegible]	1	[illegible]
59	0	316	4	332	5	188	5	98	1	10	6	7	7	207	9	242	1	90	6	[illegible]	5	[illegible]	1	[illegible]
60	0																							

Extended Insurance on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		20 Yrs		20-Premiums Life at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs		20-Year Endowment at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs	
	Years	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Pure End	Years.	Pure End	Years.	Pure End	Years.	Pure End
20	1	0 3	1 9		0 15		4 19		3 2		8 7		7 23		11 35		7 43		7 9		1 15		$89	10	$461	5	$756	1	$952
21	1	0 3	2 9		2 15		6 19		1 3		8 7		9 23		10 34		11 42		9 9		0 15		88	10	459	5	756	1	952
22	1	1 3	4 9		5 15		8 19		0 2		10 7		10 23		10 34		3 42		0 8		10 15		85	10	457	5	754	1	952
23	1	2 3	5 9		9 15		9 18		11 3		11 8		0 23		8 33		7 41		1 8		9 15		81	10	457	5	753	1	952
24	1	3 3	8 10		1 15		10 18		8 3		10 8		2 23		5 33		10 40		2 8		8 15		78	10	456	5	752	1	951
25	1	4 3	8 10		4 15		11 18		4 3		11 8		4 23		2 32		1 39		4 8		7 15		75	10	455	5	751	1	951
26	1	5 3	10 10		6 15		11 18		2 3		0 8		5 22		11 31		5 38		5 8		5 15		72	10	454	5	750	1	951
27	1	6 4	0 10		9 15		10 17		11 3		2 8		6 22		6 30		8 37		6 8		4 15		68	10	451	5	750	1	950
28	1	7 4	1 11		0 15		9 17		8 3		3 8		7 22		2 29		11 36		8 8		3 15		65	10	448	5	750	1	953
29	1	8 4	3 11		2 15		8 17		4 3		3 8		8 21		10 29		2 35		10 8		1 15		60	10	446	5	758	1	954
30	1	9 4	5 11		3 15		7 17		0 3		4 8		9 21		5 28		6 34		11 7		11 15		57	10	445	5	757	1	955
31	1	9 4	6 11		6 15		5 16		8 3		4 8		10 21		0 27		8 34		0 7		9 15		51	10	442	5	756	1	955
32	1	10 4	8 11		6 15		2 16		3 3		5 8		11 20		6 26		11 33		1 7		9 15		46	10	438	5	755	1	954
33	1	11 4	10 11		6 14		11 15		11 3		6 8		11 20		0 26		2 32		2 7		3 15		38	10	435	5	753	1	954
34	2	0 5	0 11		6 14		8 15		6 3		7 8		11 19		7 25		5 31		3 7		5 15		30	10	432	5	751	1	954
35	2	1 5	2 11		5 14		5 15		1 3		7 8		11 19		0 24		8 30		5 7		2 15		21	10	424	5	749	1	954
36	2	3 5	4 11		4 14		3 14		8 3		8 9		0 18		7 23		11 29		7 7		1 15		10	10	420	5	748	1	954
37	2	4 5	5 11		3 13		10 14		3 3		8 8		11 18		0 23		2 28		9 6		11 14		10	10	413	5	746	1	954
38	2	5 5	8 11		2 13		6 13		10 3		9 8		10 17		7 22		4 27		11 6		10 14		5	10	409	5	744	1	954
39	2	6 5	7 11		0 13		2 13		5 3		9 8		9 16		11 21		7 27		0 6		6 13		8	10	397	5	741	1	954
40	2	7 5	8 10		10 12		10 13		0 3		9 8		7 16		5 20		10 26		1 6		3 13		1	10	390	5	739	1	954
41	2	7 5	9 10		7 12		5 12		8 3		9 8		5 15		10 20		1 25		2 6		0 12		6	10	383	5	735	1	954
42	2	8 5	8 10		4 12		1 12		1 3		10 8		2 15		3 19		5 24		3 5		11 11		11	10	371	5	732	1	954
43	2	9 5	7 10		1 11		9 11		8 3		10 8		0 14		9 18		7 23		4 5		8 11		4	10	361	5	726	1	954
44	2	9 5	6 9		10 11		4 11		3 3		9 7		10 14		2 17		11 22		5 5		5 10		9	10	346	5	721	1	954
45	2	8 5	6 9		7 10		11 10		10 3		8 7		7 13		7 17		2 21		7 5		2 10		2	10	329	5	715	1	950
46	2	8 5	5 9		4 10		6 10		5 3		7 7		4 13		0 16		5 20		9 5		0 9	Months	8	10	309	5	711	1	948
47	2	8 5	3 9		0 10		1 10		0 3		6 7		1 13		5 15		8 19		11 4		9 9		1	10	288	5	703	1	948
48	2	8 5	2 8		9 9		8 9		7 3		5 6		10 11		11 15		0 19		1 4		8 8		8	10	265	5	696	1	948
49	2	8 5	0 8		5 9		2 9		1 3		4 6		7 11		3 14		3 18		3 4		2 8		1	10	235	5	687	1	946
50	2	7 4	11 8		1 8		11 8		8 3		3 6		2 10		9 13		7 17		5 4		0 7		8	10	205	5	676	1	944
51	2	7 4	10 7		9 8		6 8		5 3		1 6		0 10		3 12		10 16		7 3		9 7		2	10	170	5	666	1	943
52	2	6 4	8 7		6 8		2 8		0 3		0 5		9 9		8 12		3 15		9 3		6 6		9	10	130	5	652	1	943
53	2	6 4	6 7		2 7		10 7		7 2		11 5		5 8		2 11		7 15		0 2		4 6		4	10	75	5	636	1	942
54	2	5 4	4 6		10 7		6 7		3 2		9 5		2 8		8 11		6 14		2 3		1 5		11	10	20	5	619	1	938
																									Mos.					
55	2	4 4	2 6		7 7		2 6		11 2												11 5		69		6	5	601	1	938
56	2	3 4	0 6		3 6		8 6		6																					
57	2	2 3	10 5		11 6		4 6		2																					
58	2	1 3	8 5		8 6		0 5		11																					
59	2	0 3	6 5		4 6		9 5		9																					
60	1	11 3	4 5		1 5		6 5		8																					
61	1	10 3	2 4		10 5		3 4		9																					
62	1	9 3	0 4		7 4		11 4		5																					
63	1	8 3	10 4		4 4		8 4		3																					
64	1	7 2	8 4		2 4		5 3		10																					
65	1	6 2	6 3		11 4		2 3		7																					

Extended Insurance.

$1,000 PARTICIPATING POLICIES.

Age at Issue.	Ordinary Life at end of 3 Yrs. Years	Days	10 Yrs. Years	Days	15 Yrs. Years	Days	20 Yrs. Years	Days	20-Premiums Life at end of 3 Yrs. Years	Days	10 Yrs. Years	Days	15 Yrs. Years	Days	19 Yrs. Years	Days	20-Year Endowment at end of 3 Yrs. Years	Days	10 Yrs. Years	Pure End.	15 Yrs. Years	Pure End.	19 Yrs. Years	Pure End.
20	1	352	10	116	16	175	20	19	4	303	27	64	36	269	44	148	14	142	10	478	5	771	1	958
21	2	10	10	217	16	230	19	328	4	325	26	321	36	1	43	186	14	77	10	477	5	770	1	958
22	2	35	10	314	16	268	19	260	4	347	26	200	35	96	42	224	14	10	10	476	5	770	1	957
23	2	60	11	44	16	290	19	180	5	4	26	71	34	189	41	261	13	306	10	474	5	769	1	957
24	2	86	11	133	16	296	19	91	5	25	25	296	33	279	40	296	13	234	10	473	5	769	1	957
25	2	112	11	215	16	286	18	357	5	45	25	147	33	1	39	329	13	159	10	472	5	768	1	957
26	2	139	11	288	16	263	18	249	5	35	24	354	32	88	38	364	13	80	10	470	5	768	1	957
27	2	166	11	352	16	226	18	133	5	84	24	189	31	173	38	36	12	362	10	469	5	767	1	957
28	2	193	12	40	16	177	18	11	5	102	24	17	30	257	37	74	12	278	10	467	5	767	1	957
29	2	220	12	80	16	116	17	247	5	117	23	201	29	338	36	111	12	182	10	465	5	766	1	957
30	2	248	12	107	16	44	17	113	5	132	23	15	29	54	35	146	12	67	10	462	5	765	1	957
31	2	275	12	120	15	327	16	339	5	144	22	188	28	135	34	181	11	319	10	459	5	764	1	957
32	2	303	12	122	15	237	16	194	5	153	21	357	27	214	33	216	11	224	10	456	5	763	1	957
33	2	328	12	110	15	138	16	46	5	161	21	154	26	291	32	251	11	124	10	453	5	762	1	956
34	2	355	12	86	15	32	15	260	5	166	20	313	26	4	31	285	11	12	10	449	5	760	1	956
35	3	14	12	51	14	285	15	106	5	167	20	103	25	83	30	320	10	234	10	445	5	759	1	956
36	3	39	12	6	14	166	14	314	5	166	19	255	24	162	29	354	10	108	10	440	5	757	1	956
37	3	61	11	315	14	42	14	155	5	159	19	39	23	241	29	27	10	0	10	434	5	755	1	956
38	3	82	11	250	13	279	13	360	5	151	18	186	22	319	28	67	9	252	10	427	5	753	1	956
39	3	101	11	177	13	146	13	199	5	137	17	331	22	33	27	107	9	126	10	420	5	751	1	955
40	3	118	11	97	13	11	13	38	5	119	17	109	21	116	26	148	8	349	10	412	5	748	1	955
41	3	131	11	10	12	237	12	242	5	95	16	252	20	198	25	189	8	213	10	403	5	745	1	954
42	3	140	10	280	12	95	12	81	5	66	16	28	19	281	24	230	8	94	10	392	5	741	1	954
43	3	144	10	181	11	317	11	286	5	30	15	169	18	364	23	272	7	338	10	380	5	737	1	953
44	3	143	10	78	11	172	11	128	4	355	14	311	18	88	22	314	7	211	10	367	5	733	1	953
45	3	137	9	335	11	26	10	335	4	308	14	88	17	179	21	356	7	76	10	352	5	728	1	952
46	3	126	9	223	10	245	10	182	4	256	13	231	16	271	21	42	6	310	10	334	5	722	1	951
47	3	109	9	109	10	99	10	28	4	202	13	10	15	364	20	95	6	189	10	314	5	715	1	950
48	3	89	8	356	9	318	9	244	4	143	12	157	15	100	19	150	6	70	10	292	5	708	1	949
49	3	65	8	240	9	175	9	97	4	82	11	307	14	203	18	205	5	317	10	266	5	699	1	948
50	3	38	8	122	9	32	8	316	4	20	11	95	13	309	17	261	5	201	10	236	5	690	1	947
51	3	8	8	3	8	258	8	176	3	321	10	252	13	56	16	318	5	89	10	201	5	679	1	946
52	2	340	7	250	8	122	8	35	3	257	10	48	12	174	16	15	4	346	10	162	5	667	1	945
53	2	306	7	132	7	352	7	264	3	192	9	214	11	295	15	88	4	240	10	116	5	653	1	943
54	2	270	7	15	7	224	7	130	3	128	9	20	11	58	14	162	4	138	10	64	5	637	1	941
55	2	233	6	265	7	97	6	358	3	65	8	197	10	193	13	235	4	42	10	4	5	620	1	939
56	2	195	6	152	6	337	6	232	3	3	8	15	9	331	12	309	-----	-----	-----	-----	-----	-----	-----	-----
57	2	157	6	40	6	220	6	104	2	306	7	205	9	113	12	22	-----	-----	-----	-----	-----	-----	-----	-----
58	2	119	5	298	6	103	5	341	2	247	7	36	8	265	11	114	-----	-----	-----	-----	-----	-----	-----	-----
59	2	80	5	193	5	352	5	224	2	189	6	240	8	56	10	295	-----	-----	-----	-----	-----	-----	-----	-----
60	2	42	5	92	5	244	5	104	2	133	6	85	7	222	9	293	-----	-----	-----	-----	-----	-----	-----	-----
61	2	4	4	359	5	136	4	347	2	80	5	303	7	24	9	19	-----	-----	-----	-----	-----	-----	-----	-----

Extended Insurance on $1,000 Participating Policies.

*Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Age at Issue	Ordinary Life at end of										20-Premiums Life at end of										20-Year Endowment at end of									
	2 Yrs		5 Yrs		10 Yrs.		15 Yrs.		20 Yrs.		2 Yrs		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		2 Yrs		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
20	0	9	3	7	9	4	15	4	19	4	2	0	9	3	25	0	35	9	43	11	6	2	15	$137	10	$483	5	$771	1	$958
21	0	10	3	9	9	8	15	7	19	3	2	0	9	4	24	11	34	11	43	0	5	11	15	136	10	488	5	771	1	958
22	0	11	4	0	9	11	15	10	19	1	2	0	9	7	24	8	34	3	42	1	5	11	15	133	10	485	5	771	1	958
23	0	11	4	1	10	2	15	11	18	11	2	1	9	7	24	6	33	8	41	3	5	10	15	129	10	484	5	771	1	958
24	1	0	4	2	10	5	16	0	18	9	2	1	9	9	24	3	32	11	40	5	5	8	15	127	10	483	5	770	1	958
25	1	0	4	5	10	8	16	1	18	6	2	2	9	10	24	0	32	2	39	7	5	7	15	124	10	482	5	769	1	958
26	1	0	4	6	10	11	16	1	18	3	2	2	9	11	23	8	31	5	38	7	5	6	15	119	10	479	5	768	1	958
27	1	1	4	8	11	3	16	0	18	0	2	2	9	11	23	3	30	9	37	8	5	6	15	116	10	477	5	768	1	958
28	1	1	4	9	11	4	15	11	17	8	2	3	10	1	22	10	30	0	36	9	5	5	15	112	10	475	5	767	1	958
29	1	1	4	11	11	5	15	10	17	4	2	3	10	2	22	5	29	4	35	11	5	4	15	106	10	471	5	765	1	957
30	1	2	5	1	11	8	15	8	17	1	2	4	10	3	22	0	28	6	34	11	5	3	15	101	10	469	5	765	1	957
31	1	2	5	2	11	9	15	6	16	8	2	4	10	3	21	6	27	9	34	2	5	2	15	95	10	466	5	764	1	957
32	1	3	5	4	11	10	15	3	16	4	2	4	10	3	21	1	27	0	33	4	5	1	15	87	10	463	5	762	1	957
33	1	3	5	5	11	9	15	0	15	11	2	4	10	3	20	7	26	3	32	4	5	0	15	80	10	458	5	761	1	957
34	1	4	5	7	11	9	14	9	15	6	2	4	10	3	20	1	25	6	31	5	4	9	15	72	10	454	5	759	1	957
35	1	4	5	9	11	8	14	6	15	2	2	5	10	2	19	6	24	9	30	6	4	8	15	63	10	449	5	757	1	957
36	1	5	5	10	11	7	14	2	14	8	2	5	10	0	19	0	24	0	29	9	4	7	15	51	10	444	5	755	1	956
37	1	5	5	10	11	5	13	11	14	3	2	5	9	11	18	6	23	2	28	10	4	6	15	40	10	437	5	754	1	955
38	1	6	6	0	11	4	13	7	13	11	2	5	9	10	17	11	22	6	27	11	4	5	15	26	10	430	5	750	1	955
39	1	6	6	0	11	2	13	3	13	5	2	5	9	7	17	4	21	8	27	1	4	3	15	11	10	422	5	748	1	955
40	1	6	6	0	10	11	12	10	13	0	2	5	9	6	16	9	20	11	26	2	4	2	14	8	10	414	5	745	1	954
41	1	7	6	1	10	9	12	6	12	7	2	5	9	3	16	2	20	2	25	4	4	0	14	0	10	404	5	741	1	954
42	1	8	6	0	10	6	12	1	12	2	2	5	9	0	15	8	19	5	24	5	3	11	13	4	10	391	5	737	1	954
43	1	8	6	0	10	3	11	9	11	9	2	5	8	9	15	0	18	8	23	6	3	9	12	8	10	379	5	733	1	953
44	1	7	5	11	10	0	11	4	11	4	2	4	8	6	14	5	18	0	22	8	3	7	12	0	10	364	5	728	1	953
45	1	8	5	11	9	9	10	11	10	10	2	4	8	3	13	11	17	2	21	10	3	6	11	4	10	348	5	722	1	951
46	1	8	5	9	9	5	10	7	10	5	2	4	7	11	13	3	16	6	20	11	3	3	10	8	10	328	5	716	1	950
47	1	8	5	7	9	2	10	2	10	0	2	3	7	8	12	9	15	9	20	1	3	1	10	1	10	308	5	709	1	950
48	1	8	5	6	8	10	9	9	9	8	2	2	7	5	12	2	15	0	19	3	2	11	9	6	10	284	5	701	1	949
49	1	8	5	4	8	6	9	5	9	3	2	2	7	0	11	7	14	4	18	5	2	9	8	11	10	255	5	691	1	947
50	1	7	5	3	8	2	9	0	8	10	2	1	6	9	11	0	13	8	17	7	2	7	8	5	10	224	5	681	1	946
51	1	7	5	0	7	11	8	8	8	5	1	11	6	6	10	6	13	0	16	9	2	6	7	10	10	188	5	669	1	945
52	1	6	4	11	7	7	8	3	8	1	1	11	6	2	9	11	12	4	15	11	2	4	7	4	10	145	5	657	1	943
53	1	6	4	9	7	3	7	11	7	8	1	10	5	10	9	5	11	8	15	1	2	2	6	10	10	98	5	642	1	942
54	1	5	4	7	6	11	7	7	7	4	1	8	5	6	8	11	11	0	14	4	2	1	6	5	10	41	5	625	1	940
55	1	5	4	4	6	8	7	3	7	0	1	8	5	3	8	4	10	5	13	7	1	11	6	0	9	9	5	605	1	937
56	1	4	4	2	6	4	6	11	6	7	1	7	5	0	7	11	9	9	12	9	1	9	5	7	9	1	5	584	1	935
57	1	4	4	0	6	0	6	7	6	3	1	6	4	8	7	5	9	2	12	0	1	8	5	2	8	5	5	559	1	933
58	1	3	3	10	5	9	6	3	5	11	1	5	4	5	7	0	8	8	11	3	1	7	4	10	7	10	5	532	1	930
59	1	2	3	8	5	6	5	11	5	7	1	4	4	2	6	7	8	1	10	6	1	6	4	6	7	3	5	498	1	926
60	1	1	3	6	5	2	5	8	5	3	1	3	3	11	6	2	7	6	9	9	1	5	4	2	6	9	5	461	1	922

Months

*Extended Insurance of 1 month (the grace period) is granted at end of first year.

Extended Insurance on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of 3 Yrs. Years	Months	5 Yrs. Years	Months	10 Yrs. Years	Months	15 Yrs. Years	Months	20 Yrs. Years	Months	20-Premiums Life at end of 3 Yrs. Years	Months	5 Yrs. Years	Months	10 Yrs. Years	Months	15 Yrs. Years	Months	19 Yrs. Years	Months	20-Year Endowment at end of 3 Yrs. Years	Months	5 Yrs. Years	Pure End't	10 Yrs. Years	Pure End't	15 Yrs. Years	Pure End't	19 Yrs. Years	Pure End't
20	1	5	3	1	9	4	15	4	19	4	3	3	7	7	25	0	35	9	43	11	9	3	15	$88	10	$470	5	$764	1	$957
21	1	5	3	2	9	8	15	7	19	3	3	4	7	9	24	11	35	0	43	0	9	2	15	86	10	469	5	764	1	957
22	1	5	3	3	9	11	15	10	19	1	3	4	7	11	24	8	34	3	42	1	9	1	15	84	10	468	5	763	1	957
23	1	6	3	5	10	2	15	11	18	11	3	5	8	0	24	6	33	7	41	3	9	0	15	82	10	467	5	763	1	957
24	1	6	3	6	10	5	15	11	18	9	3	5	8	2	24	3	32	11	40	5	8	11	15	79	10	466	5	762	1	957
25	1	8	3	9	10	8	16	1	18	6	3	6	8	3	24	0	32	2	39	6	8	9	15	76	10	464	5	761	1	957
26	1	9	3	10	10	11	16	1	18	3	3	7	8	5	23	8	31	5	38	7	8	8	15	73	10	462	5	761	1	957
27	1	9	3	11	11	2	16	0	18	0	3	7	8	6	23	3	30	9	37	8	8	7	15	69	10	460	5	760	1	956
28	1	10	4	0	11	4	15	11	17	8	3	8	8	7	22	10	30	0	36	9	8	5	15	65	10	458	5	760	1	956
29	1	10	4	2	11	5	15	10	17	4	3	9	8	8	22	5	29	3	35	10	8	3	15	61	10	456	5	759	1	955
30	1	11	4	3	11	8	15	8	17	1	3	9	8	9	22	0	28	6	35	0	8	1	15	56	10	454	5	759	1	955
31	2	0	4	5	11	9	15	6	16	8	3	9	8	10	21	6	27	9	34	2	8	0	15	50	10	451	5	758	1	955
32	2	1	4	5	11	10	15	3	16	4	3	10	8	11	21	1	27	0	33	4	7	10	15	44	10	447	5	757	1	955
33	2	1	4	7	11	9	15	0	15	11	3	10	9	0	20	7	26	3	32	5	7	8	15	36	10	444	5	755	1	955
34	2	2	4	9	11	9	14	9	15	6	3	10	9	0	20	1	25	6	31	5	7	6	15	28	10	440	5	753	1	956
35	2	3	4	10	11	8	14	6	15	2	3	10	8	11	19	6	24	9	30	6	7	4	15	19	10	435	5	751	1	956
36	2	4	4	11	11	7	14	2	14	8	3	11	8	11	19	0	24	0	29	8	7	2	15	8	10	430	5	749	1	956
37	2	4	5	0	11	5	13	11	14	3	3	11	8	10	18	6	23	2	28	10	7	0	14	10	10	425	5	747	1	955
38	2	5	5	1	11	4	13	7	13	11	3	11	8	9	17	11	22	5	27	11	6	10	14	3	10	418	5	745	1	955
39	2	5	5	1	11	2	13	3	13	5	3	11	8	8	17	4	21	8	27	1	6	8	13	8	10	411	5	743	1	954
40	2	6	5	2	10	11	12	10	13	0	3	11	8	7	16	9	20	11	26	2	6	5	13	1	10	402	5	740	1	953
41	2	6	5	2	10	9	12	6	12	7	3	11	8	4	16	2	20	2	25	4	6	2	12	6	10	392	5	736	1	953
42	2	6	5	2	10	6	12	1	12	2	3	10	8	2	15	7	19	5	24	5	5	11	11	11	10	381	5	732	1	952
43	2	7	5	2	10	3	11	9	11	9	3	10	8	0	15	0	18	8	23	6	5	8	11	4	10	368	5	728	1	952
44	2	7	5	2	10	0	11	4	11	4	3	10	7	9	14	5	17	11	22	8	5	5	10	9	10	353	5	724	1	951
45	2	7	5	2	9	9	10	11	10	10	3	9	7	7	13	10	17	2	21	10	5	3	10	3	10	337	5	718	1	950
46	2	6	5	1	9	5	10	7	10	5	3	8	7	4	13	3	16	6	20	11	5	0	9	8	10	319	5	712	1	950
47	2	6	5	0	9	2	10	2	10	0	3	7	7	1	12	9	15	9	20	1	4	9	9	2	10	298	5	704	1	949
48	2	6	4	11	8	10	9	9	9	8	3	5	6	10	12	2	15	0	19	3	4	6	8	7	10	274	5	696	1	948
49	2	6	4	10	8	6	9	5	9	3	3	4	6	6	11	7	14	4	18	5	4	3	8	1	10	247	5	688	1	947
50	2	5	4	9	8	2	9	0	8	10	3	3	6	3	11	0	13	8	17	7	4	0	7	8	10	216	5	678	1	946
51	2	4	4	7	7	11	8	8	8	5	3	1	6	0	10	6	13	0	16	9	3	9	7	2	10	180	5	666	1	945
52	2	4	4	5	7	7	8	3	8	1	3	0	5	8	9	11	12	4	15	11	3	6	6	9	10	138	5	654	1	944
53	2	3	4	4	7	3	7	11	7	8	2	10	5	5	9	5	11	8	15	1	3	4	6	4	10	91	5	639	1	942
54	2	2	4	2	6	11	7	7	7	4	2	9	5	2	8	11	11	0	14	4	3	2	5	11	10	36	5	622	1	940
55	2	2	4	0	6	8	7	3	7	0	2	7	4	11	8	4	10	5	13	7	3	0	5	6	9	8	5	603	1	938
56	2	1	3	10	6	4	6	11	6	7	2	6	4	8	7	10	9	9	12	9	2	9	5	2	9	0	5	581	1	935
57	2	0	3	8	6	0	6	7	6	3	2	4	4	4	7	5	9	2	12	0	2	7	4	10	8	4	5	558	1	932
58	1	11	3	6	5	9	6	3	5	11	2	3	4	1	7	0	8	8	11	3	2	5	4	6	7	9	5	530	1	929
59	1	10	3	5	5	6	5	11	5	7	2	2	3	10	6	7	8	1	10	6	2	3	4	2	7	3	5	496	1	926
60	1	9	3	3	5	2	5	8	5	3	2	0	3	8	6	2	7	6	9	9	2	1	3	10	6	8	5	460	1	922
61	1	8	3	1	4	11	5	4	4	11	1	10	3	5	5	9	7	0	9	0	1	11	3	7	6	2	5	413	1	917
62	1	7	2	11	4	8	5	0	4	8	1	9	3	2	5	4	6	6	8	4	1	9	3	4	5	9	5	362	1	912
63	1	6	2	9	4	5	4	9	4	4	1	8	3	0	5	0	6	0	7	8	1	8	3	1	5	4	5	295	1	907

Months

Months

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life (End't at 85) at end of 2 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life (End't at 85) at end of 2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20 Year Endowment at end of 2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.
15	.....		.....		.....		.....		.....		.....		.....		.....		9	54	10	$497	5	$772	1	$958
16	.....		.....		.....		.....		.....		.....		.....		.....		9	31	10	496	5	772	1	958
17	0	143	10	186	16	286	21	10	2	327	29	208	39	214	47	213	9	6	10	495	5	772	1	958
18	0	166	10	300	17	20	20	358	2	350	29	117	38	315	46	252	8	346	10	495	5	772	1	958
19	0	190	11	49	17	102	20	321	3	9	29	15	38	50	45	293	8	320	10	494	5	771	1	958
20	0	215	11	161	17	167	20	272	3	34	28	264	37	146	44	329	8	292	10	493	5	771	1	958
21	0	240	11	269	17	214	20	210	3	59	28	137	36	240	44	0	8	263	10	492	5	771	1	958
22	0	266	12	9	17	245	20	136	3	84	28	2	35	332	43	43	8	233	10	491	5	770	1	958
23	0	293	12	109	17	260	20	52	3	109	27	220	35	56	42	83	8	202	10	490	5	770	1	958
24	0	321	12	202	17	258	19	323	3	134	27	65	34	145	41	123	8	168	10	489	5	769	1	958
25	0	349	12	296	17	242	19	219	3	159	26	266	33	231	40	160	8	134	10	487	5	769	1	958
26	1	14	12	360	17	211	19	108	3	184	26	95	32	315	39	199	8	97	10	486	5	768	1	958
27	1	45	13	56	17	167	18	354	3	209	25	281	32	32	38	234	8	59	10	484	5	768	1	958
28	1	76	13	104	17	111	18	228	3	232	25	96	31	114	37	270	8	19	10	482	5	767	1	958
29	1	108	13	131	17	44	18	96	3	256	24	269	30	195	36	304	7	343	10	480	5	766	1	957
30	1	141	13	159	16	331	17	324	3	278	24	73	29	274	35	340	7	299	10	478	5	765	1	957
31	1	174	13	165	16	243	17	182	3	300	23	235	28	351	35	10	7	253	10	475	5	764	1	957
32	1	208	13	159	16	147	17	35	3	320	23	28	28	64	34	50	7	205	10	472	5	763	1	957
33	1	241	13	139	16	44	16	250	3	338	22	181	27	142	33	88	7	154	10	469	5	762	1	957
34	1	275	13	108	15	298	16	98	3	355	21	331	26	219	32	127	7	102	10	465	5	761	1	957
35	1	309	13	65	15	181	15	307	4	6	21	112	25	295	31	165	7	47	10	460	5	759	1	957
36	1	341	13	12	15	58	15	149	4	18	20	255	25	6	30	203	6	355	10	456	5	758	1	956
37	2	9	12	314	14	296	14	354	4	29	20	31	24	84	29	241	6	297	10	450	5	756	1	956
38	2	41	12	241	14	164	14	194	4	37	19	170	23	163	28	290	6	236	10	444	5	753	1	956
39	2	73	12	161	14	29	14	33	4	42	18	307	22	241	27	318	6	172	10	437	5	751	1	955
40	2	103	12	74	13	255	13	238	4	44	18	78	21	320	26	357	6	106	10	429	5	748	1	955
41	2	132	11	346	13	113	19	78	4	42	17	213	21	36	26	87	6	68	10	420	5	745	1	955
42	2	158	11	245	12	334	12	284	4	35	16	348	20	120	25	84	5	332	10	409	5	742	1	954
43	2	181	11	140	12	189	12	126	4	24	16	117	19	204	24	131	5	258	10	398	5	738	1	954
44	2	200	11	31	12	42	11	334	4	8	15	252	18	289	23	179	5	181	10	385	5	733	1	953
45	2	214	10	283	11	260	11	182	3	351	15	22	18	11	22	228	5	102	10	370	5	728	1	952
46	2	224	10	165	11	113	11	80	3	333	14	159	17	104	21	278	5	21	10	353	5	722	1	952
47	2	229	10	47	10	331	10	249	3	298	13	297	16	130	20	329	4	304	10	333	5	716	1	951
48	2	228	9	290	10	187	10	104	3	254	13	72	15	295	20	19	4	221	10	311	5	708	1	950
49	2	223	9	168	10	43	9	326	3	214	12	216	15	31	19	85	4	139	10	286	5	700	1	949
50	2	214	9	45	9	259	9	191	3	171	11	361	14	198	18	150	4	57	10	256	5	690	1	948
51	2	202	8	287	9	131	9	57	3	125	11	147	13	249	17	218	3	342	10	223	5	680	1	947
52	2	186	8	165	8	361	8	293	3	79	10	302	12	361	16	265	.....		.....		.....		.....	
53	2	168	8	43	8	234	8	170	3	31	10	97	12	120	15	355	.....		.....		.....		.....	
54	2	147	7	289	8	109	8	48	2	347	9	262	11	247	15	76	.....		.....		.....		.....	
55	2	125	7	172	7	352	7	301	2	298	9	68	11	11	14	167	.....		.....		.....		.....	
56	2	100	7	57	7	238	7	198	2	249	8	345	10	154	13	257	.....		.....		.....		.....	
57	2	75	6	311	7	129	7	102	2	200	8	64	9	297	12	346	.....		.....		.....		.....	
58	2	48	6	205	7	22	7	14	2	152	7	255	9	85	12	95	.....		.....		.....		.....	
59	2	21	6	102	6	269	6	313	2	105	7	88	8	244	11	214	.....		.....		.....		.....	
60	1	358	6	4	6	197	6	266	2	60	6	294	8	41	10	330	.....		.....		.....		.....	
61	1	330	5	279	6	111	6	247	2	18	6	143	7	217	10	114	.....		.....		.....		.....	
62	1	301	5	194	6	33	6	275	1	337	5	361	7	29	9	276	.....		.....		.....		.....	
63	1	273	5	115	5	395	7	56	1	296	5	227	6	224	9	103	.....		.....		.....		.....	
64	1	245	5	41	5	291	9	222	.....		.....		.....		.....		.....		.....		.....		.....	
65	1	218	4	340	5	267	.....		.....		.....		.....		.....		.....		.....		.....		.....	

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs		10 Yrs		15 Yrs		20 Yrs		20-Premiums Life at end of 3 Yrs		10 Yrs		15 Yrs		19	20-Year Endowment 19 Yrs
	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Years. Pure End'o
21	3	8	11	232	17	163	20	157	7	72	28	102	36	198	43	1 $967
22	3	45	11	335	17	194	20	84	7	104	27	332	35	290	42	1 967
23	3	82	12	70	17	209	20	0	7	135	27	198	35	14	41	1 967
24	3	120	12	161	17	208	19	270	7	166	27	31	34	109	41	1 967
25	3	159	12	246	17	191	19	166	7	194	26	233	33	188	40	1 957
26	3	198	12	317	17	151	19	56	7	221	26	62	32	272	39	1 957
27	3	238	13	13	17	117	18	300	7	247	25	218	31	353	38	1 957
28	3	278	13	61	17	61	18	173	7	269	25	64	31	70	37	1 957
29	3	317	13	95	16	359	18	41	7	289	24	237	30	151	36	1 957
30	3	358	13	115	16	281	17	268	7	307	24	41	29	229	35	1 957
31	4	33	13	122	16	193	17	125	7	320	23	203	28	307	34	1 957
32	4	72	13	115	16	96	16	343	7	330	23	362	28	18	33	1 956
33	4	110	13	95	15	358	16	192	7	336	22	150	27	96	32	1 956
34	4	147	13	64	15	246	16	38	7	338	21	300	26	173	31	1 956
35	4	183	13	21	15	128	15	245	7	334	21	81	25	249	31	1 956
36	4	216	12	332	15	6	15	86	7	326	20	225	24	325	30	1 956
37	4	247	12	268	14	242	14	290	7	309	20	1	24	30	29	1 955
38	4	274	12	196	14	109	14	127	7	288	19	139	23	115	28	1 955
39	4	296	12	115	13	338	13	328	7	259	18	277	22	193	27	1 955
40	4	318	12	38	13	197	13	166	7	223	18	48	21	272	26	1 955
41	4	332	11	296	13	54	13	1	7	180	17	183	20	350	25	1 954
42	4	340	11	197	12	273	12	204	7	129	16	317	20	68	24	1 954
43	4	341	11	91	12	126	12	41	7	72	16	87	19	152	23	1 954
44	4	335	10	346	11	342	11	247	7	9	15	221	18	237	23	1 954
45	4	322	10	231	11	193	11	88	6	304	14	356	17	323	22	1 952
46	4	302	10	113	11	42	10	296	6	229	14	128	17	49	21	1 951
47	4	276	9	357	10	258	10	142	6	149	13	266	16	143	20	1 951
48	4	244	9	234	10	109	9	352	6	67	13	41	15	239	19	1 950
49	4	207	9	109	9	328	9	204	5	346	12	184	14	337	18	1 949
50	4	167	8	349	9	181	9	58	5	258	11	329	14	78	17	1 947
51	4	123	8	221	9	37	8	276	5	169	11	115	13	188	17	1 946
52	4	76	8	98	8	282	8	184	5	80	10	269	12	300	16	1 946
53	4	27	7	338	8	125	7	355	4	357	10	63	12	54	15	1 943
54	3	341	7	215	7	354	7	220	4	268	9	228	11	180	14	1 941
55	3	288	7	93	7	226	7	82	4	180	9	32	10	308	13	1 940
56	3	234	6	338	7	98	6	312								
57	3	180	6	221	6	338	6	184								
58	3	126	6	107	6	219	6	53								
59	3	72	5	350	6	100	5	293								
60	3	18	5	255	5	347	5	173								

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 2 Yrs. Years.	Days.	10 Yrs Years.	Days.	15 Yrs Years.	Days.	20 Yrs Years.	Days.	20-Premiums Life at end of 2 Yrs. Years.	Days.	10 Yrs Years.	Days.	15 Yrs Years.	Days.	19 Yrs Years.	Days.	20-Year Endowment at end of 2 Yrs. Years.	Days.	10 Yrs Years.	Pure End't.	15 Yrs Years.	Pure End't.	19 Yrs Years.	Pure End't.
20	0	95	10	42	16	32	19	271	2	153	26	204	36	69	43	324	8	113	10	$501	5	$777	1	$959
21	0	142	10	156	16	115	19	236	2	147	26	94	35	188	42	364	8	86	10	500	5	777	1	959
22	0	141	10	317	16	169	19	210	2	191	26	24	34	294	42	99	8	58	10	499	5	775	1	959
23	0	187	11	43	16	243	19	128	2	184	25	297	34	26	41	104	8	28	10	498	5	775	1	959
24	0	185	11	123	16	244	19	58	2	226	25	185	33	151	40	161	7	361	10	496	5	775	1	959
25	0	230	11	243	16	261	18	361	2	267	25	58	32	229	39	200	7	329	10	495	5	774	1	958
26	0	274	11	343	16	253	18	251	2	306	24	278	31	332	38	285	7	295	10	494	5	774	1	957
27	0	271	12	60	16	221	18	151	2	296	24	119	31	68	37	289	7	259	10	492	5	774	1	957
28	0	313	12	121	16	201	18	36	2	333	23	353	30	151	36	339	7	221	10	490	5	773	1	957
29	0	355	12	160	16	158	17	272	3	3	23	167	29	261	36	12	7	181	10	488	5	772	1	957
30	1	31	12	222	16	94	17	153	3	37	23	9	28	361	35	38	7	139	10	484	5	770	1	957
31	1	70	12	219	16	12	17	22	3	69	22	202	28	62	34	112	7	94	10	482	5	770	1	957
32	1	64	12	235	15	305	16	246	3	99	22	19	27	151	33	116	7	47	10	479	5	769	1	957
33	1	102	12	230	15	216	16	115	3	81	21	190	26	260	32	167	6	363	10	475	5	768	1	957
34	1	137	12	238	15	112	15	321	3	105	20	353	25	336	31	209	6	312	10	471	5	767	1	957
35	1	170	12	192	15	19	15	174	3	127	20	171	25	70	30	243	6	305	10	467	5	765	1	957
36	1	202	12	160	14	256	15	20	3	145	19	318	24	142	29	318	6	248	10	463	5	763	1	956
37	1	271	12	110	14	140	14	242	3	161	19	119	23	234	28	342	6	188	10	458	5	761	1	956
38	1	297	12	45	14	14	14	78	3	214	18	279	22	324	27	364	6	126	10	451	5	759	1	956
39	1	321	11	355	13	262	13	277	3	221	18	68	22	26	27	69	6	61	10	444	5	757	1	956
40	1	341	11	262	13	121	13	123	3	225	17	219	21	118	26	93	5	357	10	435	5	753	1	956
41	2	31	11	181	12	355	12	330	3	223	17	1	20	208	25	159	5	286	10	426	5	751	1	955
42	2	43	11	91	12	218	12	174	3	217	16	147	19	298	24	186	5	212	10	417	5	746	1	955
43	2	87	10	356	12	77	12	15	3	241	15	291	19	26	23	252	5	169	10	405	5	743	1	954
44	2	91	10	266	11	296	11	225	3	223	15	70	18	124	22	285	5	88	10	391	5	738	1	953
45	2	122	10	151	11	149	11	57	3	199	14	215	17	206	21	354	5	4	10	376	5	734	1	953
46	2	115	10	31	10	364	10	270	3	171	13	361	16	309	21	37	4	313	10	358	5	728	1	952
47	2	132	9	287	10	215	10	119	3	166	13	144	16	36	20	94	4	225	10	338	5	721	1	951
48	2	143	9	174	10	77	9	335	3	129	12	294	15	152	19	127	4	137	10	315	5	714	1	950
49	2	147	9	57	9	293	9	183	3	113	12	83	14	257	18	199	4	75	10	289	5	705	1	949
50	2	122	8	289	9	146	9	40	3	69	11	227	13	354	17	250	3	353	10	259	5	696	1	948
51	2	118	8	168	9	10	8	261	3	23	11	24	13	112	16	311	3	267	10	225	5	684	1	946
52	2	108	8	46	8	235	8	119	2	362	10	180	12	229	16	17	3	204	10	188	5	673	1	945
53	2	95	7	300	8	98	7	343	2	312	9	352	11	351	15	85	3	122	10	143	5	658	1	943
54	2	78	7	178	7	328	7	210	2	262	9	156	11	123	14	161	3	61	10	90	5	643	1	942
55	2	58	7	57	7	201	7	73	2	229	8	336	10	256	13	243	3	1	10	30	5	625	1	939
56	2	36	6	302	7	75	6	305	2	179	8	149	10	23	12	312	2	291	9	227	5	604	1	938
57	2	11	6	187	6	319	6	176	2	144	7	338	9	171	12	26	2	233	8	345	5	582	1	935
58	1	350	6	74	6	198	6	42	2	95	7	164	8	324	11	124	2	177	8	115	5	555	1	932
59	1	322	5	330	6	83	5	285	2	59	6	362	8	117	10	222	2	110	7	263	5	524	1	929
60	1	306	5	227	5	333	5	165	2	12	6	208	7	282	9	308	2	59	7	60	5	489	1	925
61	1	276	5	127	5	225	5	42	1	342	6	60	7	91	9	41	2	10	6	237	5	447	1	922
62	1	246	5	31	5	113	4	290	1	297	5	280	6	266	8	149	1	327	6	59	5	395	1	917
63	1	216	4	300	4	363	4	172	1	263	5	151	6	84	7	258	1	281	5	255	5	334	1	912
64	1	186	4	213	4	269	4	44	1	221	5	18	5	275	6	363	1	238	5	101	5	259	1	906
65	1	157	4	128	4	168	3	291	1	189	4	263	5	114	6	134	1	197	4	325	5	168	1	898

Extended Insurance on $1,000 Participating Policies.

Automatic Extended Insurance is granted for 90 days at end of first year and 180 days at end of second year.

Extended Insurance on $1,000 Policies.

Age at Issue	Ordinary Life at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		20 Yrs		20-Premiums Life at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs		20-Year Endowment at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.
[illegible]	1	0	2	4	7	10	13	8	19	6	3	77	10	25	299	1	49	2	11	15	15	9	470	9	600	5	777	2	[illegible]	[illegible]
[illegible]	1	1	2	6	8	3	14	8	19	2	3	76	8	26	8	3	47	4	11	8	15	13	10	5	005	7	762	2	[illegible]	[illegible]
[illegible]	1	1	2	7	8	3	14	8	19	8	3	69	8	3	357	7	46	5	11	7	15	13	10	4	905	7	761	2	[illegible]	[illegible]
[illegible]	1	2	2	8	9	3	14	9	19	4	3	69	4	23	337	0	45	7	11	5	15	13	10	4	905	7	761	2	[illegible]	[illegible]
[illegible]	1	2	2	9	9	0	15	1	19	4	3	68	5	25	336	4	44	6	11	3	15	13	10	4	905	7	761	2	[illegible]	[illegible]
[illegible]	1	4	2	11	9	3	15	4	19	2	3	108	8	28	036	8	43	10	11	3	15	13	10	4	905	7	761	2	[illegible]	[illegible]
[illegible]	1	4	3	0	9	7	15	7	19	3	3	118	9	34	1134	1	42	11	11	0	15	12	10	4	905	7	761	2	[illegible]	[illegible]
[illegible]	1	5	3	1	9	10	15	9	19	3	3	118	9	34	934	1	42	11	10	10	15	12	10	4	905	7	761	2	[illegible]	[illegible]
[illegible]	1	5	3	2	10	2	15	11	18	10	4	98	1	24	833	7	41	2	10	8	15	12	10	4	905	7	761	2	[illegible]	[illegible]
[illegible]	1	6	3	4	10	8	16	0	18	8	4	98	1	24	832	1	40	4	10	8	15	12	10	4	905	7	761	2	[illegible]	[illegible]
[illegible]	1	6	3	5	10	8	16	0	18	8	4	10	4	23	1032	7	39	5	10	4	15	11	10	4	905	7	772	1	[illegible]	[illegible]
[illegible]	1	7	3	7	10	11	16	0	18	8	4	10	5	23	931	5	38	7	10	2	15	11	10	4	905	7	771	1	[illegible]	[illegible]
[illegible]	1	8	4	8	11	2	16	0	18	8	4	20	6	23	830	3	37	8	10	0	15	11	10	4	905	7	770	1	[illegible]	[illegible]
[illegible]	1	9	5	9	11	4	15	11	17	8	4	20	7	22	829	11	36	9	9	8	15	10	10	4	905	7	770	1	[illegible]	[illegible]
[illegible]	1	9	5	11	11	8	15	9	17	4	4	20	8	23	529	3	36	10	9	7	15	10	10	4	805	7	680	1	[illegible]	[illegible]
[illegible]	1	10	4	0	11	7	15	7	17	0	4	20	9	23	11	8	36	0	9	4	15	9	10	4	775	7	691	1	[illegible]	[illegible]
[illegible]	1	11	4	1	11	8	15	8	16	8	4	20	9	23	627	7	34	1	9	2	15	8	10	4	745	7	666	1	[illegible]	[illegible]
[illegible]	1	11	4	3	11	8	15	8	16	8	4	40	10	21	627	7	33	7	8	11	15	8	10	4	705	7	665	1	[illegible]	[illegible]
[illegible]	2	0	4	4	11	8	15	8	15	11	4	40	10	20	626	4	32	4	8	8	15	7	10	4	665	7	664	1	[illegible]	[illegible]
[illegible]	2	0	4	6	11	8	14	8	15	6	4	40	10	20	625	5	31	5	8	5	15	6	10	4	625	7	662	1	[illegible]	[illegible]
[illegible]	2	1	4	7	11	8	14	8	15	1	4	40	9	19	624	1	30	7	8	2	15	5	10	4	575	7	660	1	[illegible]	[illegible]
[illegible]	2	2	4	8	11	7	14	8	14	8	4	40	8	19	623	11	30	6	7	11	15	4	10	4	515	7	658	1	[illegible]	[illegible]
[illegible]	2	3	4	10	11	11	14	10	14	3	4	40	7	18	523	9	29	9	7	8	15	3	10	4	445	7	656	1	[illegible]	[illegible]
[illegible]	2	3	4	11	11	8	13	8	13	10	4	40	6	17	422	8	27	11	7	5	15	1	10	4	395	7	654	1	[illegible]	[illegible]
[illegible]	2	3	5	0	11	8	13	8	13	8	4	40	6	17	421	8	27	0	7	2	15	0	10	4	395	7	651	1	[illegible]	[illegible]
[illegible]	2	4	5	1	10	11	12	10	13	0	4	30	5	16	320	11	28	1	6	11	14	6	10	4	215	7	747	1	[illegible]	[illegible]
[illegible]	2	4	5	2	10	9	12	5	12	2	4	28	5	16	320	2	28	3	6	7	13	3	10	4	115	7	744	1	[illegible]	[illegible]
[illegible]	2	5	5	3	10	9	12	1	12	1	4	18	5	16	219	8	24	4	6	4	13	1	10	4	005	7	740	1	[illegible]	[illegible]
[illegible]	2	5	5	3	10	9	11	8	11	8	4	08	4	15	018	8	23	8	6	0	12	0	10	3	975	7	736	1	[illegible]	[illegible]
[illegible]	2	5	5	3	10	9	11	4	11	8	3	118	3	14	517	11	22	8	5	9	11	8	10	3	725	7	731	1	[illegible]	[illegible]
[illegible]	2	5	5	2	9	8	10	11	10	10	3	108	3	13	1017	2	21	9	5	5	11	1	10	3	565	7	725	1	[illegible]	[illegible]
[illegible]	2	5	5	2	9	8	10	6	10	8	3	97	3	13	916	5	20	11	5	2	10	6	10	3	375	7	713	1	[illegible]	[illegible]
[illegible]	2	5	5	0	9	1	10	2	10	0	3	77	3	12	815	8	20	0	4	11	9	10	10	3	165	7	712	1	[illegible]	[illegible]
[illegible]	2	4	4	11	8	10	9	9	9	7	3	67	3	11	1.15	0.10	19	3	4	7	9	3	10	2	915	7	704	1	[illegible]	[illegible]
[illegible]	2	4	4	10	8	6	9	4	9	3	3	48	3	11	614	4	18	4	4	3	8	3	10	2	645	7	694	1	[illegible]	[illegible]
[illegible]	2	3	4	8	8	3	9	0	8	10	3	38	3	11	013	7	17	6	4	8	8	0	10	2	325	7	684	1	[illegible]	[illegible]
[illegible]	2	2	4	7	7	10	8	7	8	5	3	06	2	10	512	11	16	5	3	6	7	8	10	1	965	7	672	1	[illegible]	[illegible]
[illegible]	2	2	4	5	7	3	8	3	8	0	2	115	1	9	1012	8	15	11	3	3	7	3	10	1	565	7	660	1	[illegible]	[illegible]
[illegible]	2	1	4	4	7	3	7	11	7	3	2	95	0	9	411	7	13	1	2	3	6	8	10	1	065	7	644	1	[illegible]	[illegible]
[illegible]	2	0	4	2	6	11	7	6	7	4	2	75	0	8	1011	0	14	2	2	1	6	3	10	1	495	7	627	1	[illegible]	[illegible]
[illegible]	1	11	4	0	6	7	7	2	6	11	2	65	0	8	410	4	13	6	2	10	5	11	9	1	105	7	604	1	[illegible]	[illegible]
[illegible]	1	10	3	10	6	4	6	10	6	7	2	62	0	7	10	9	12	9	2	7	5	6	9	1	15	7	596	1	[illegible]	[illegible]
[illegible]	1	9	3	8	6	2	6	8	6	3	2	24	0	7	6	9	11	11	2	6	5	0	9	1	05	7	561	1	[illegible]	[illegible]
[illegible]	1	9	3	6	6	0	6	6	6	11	2	14	0	6	11	6	11	2	2	4	5	7	7	1	105	7	554	1	[illegible]	[illegible]
[illegible]	1	8	3	4	6	5	5	11	5	7	1	114	0	6	6	6	0.10	5	....	....	....	....	....	....	....	....	....	....	....	....
[illegible]	1	7	3	3	5	3	5	5	5	3	1	103	0	6	1	7	6	9	5	....	....	....	....	....	....	....	....	....	....	....

Extended Insurance on $1,000 Nonparticipating Policies.

Age at Issue	Ordinary Life at end of 3 Yrs. Years	Months	5 Yrs. Years	Months	10 Yrs. Years	Months	15 Yrs. Years	Months	20 Yrs. Years	Months
21	1	6	3	4	7	8	12	3	16	8
22	1	6	3	5	7	11	12	7	16	9
23	1	7	3	7	8	2	12	9	16	9
24	1	8	3	9	8	5	13	0	16	8
25	1	9	3	10	8	8	13	3	16	7
26	1	9	3	11	8	11	13	5	16	5
27	1	10	4	1	9	1	13	6	16	3
28	1	11	4	3	9	4	13	7	16	0
29	2	0	4	5	9	5	13	7	15	10
30	2	1	4	6	9	6	13	7	15	7
31	2	1	4	7	9	7	13	6	15	3
32	2	2	4	9	9	8	13	5	15	0
33	2	3	4	10	9	8	13	4	14	8
34	2	3	4	11	9	7	13	2	14	4
35	2	4	5	0	9	7	13	0	14	0
36	2	5	5	1	9	6	12	9	13	8
37	2	6	5	1	9	6	12	6	13	3
38	2	6	5	2	9	6	12	3	12	11
39	2	7	5	2	9	5	12	0	12	6
40	2	7	5	1	9	4	11	9	12	2
41	2	7	5	1	9	3	11	5	11	9
42	2	7	5	0	9	1	11	1	11	4
43	2	7	4	11		11	10	10	11	0
44	2	6	4	10	8	9	10	6	10	7
45	2	6	4	8	8	7	10	1	10	2
46	2	5	4	7	8	4	9	9	9	10
47	2	4	4	5	8	1	9	5	9	5
48	2	3	4	4	7	10	9	1	9	0
49	2	3	4	2	7	8	8	9	8	8
50	2	2	4	1	7	4	8	5	8	4
51	2	1	3	11	7	1	8	0	7	11
52	2	0	3	10	6	10	7	9	7	7
53	1	11	3	8	6	7	7	5	7	3
54	1	11	3	7	6	4	7	1	6	11
55	1	10	3	6	6	0	6	9	6	7
56	1	9	3	4	5	9	6	5	6	3
57	1	8	3	3	5	6	6	2	5	11
58	1	7	3	2	5	3	5	10	5	7
59	1	6	3	0	5	0	5	7	5	4
60	1	5	2	10	4	9	5	4	5	

Age at Issue	20-Premiums Life at end of 3 Yrs. Years	Months	5 Yrs. Years	Months	10 Yrs. Years	Months	15 Yrs. Years	Months	19 Yrs. Years	Months
21	3	8	8	1	20	9	32	3	39	0
22	3	9	8	2	20	9	31	8	38	3
23	3	9	8	3	20	9	31	1	37	6
24	3	10	8	4	20	8	30	6	36	8
25	3	11	8	5	20	6	29	10	35	11
26	3	11	8	6	20	5	29	3	35	1
27	3	11	8	7	20	2	28	7	34	4
28	3	11	8	8	20	0	27	11	33	7
29	3	11	8	9	19	9	27	3	32	9
30	3	11	8	10	19	5	26	7	31	11
31	4	0	8	10	19	1	25	11	31	2
32	4	0	8	10	18	9	25	3	30	4
33	4	1	8	9	18	5	24	8	29	7
34	4	1	8	8	18	0	24	0	28	9
35	4	1	8	7	17	7	23	2	27	11
36	4	1	8	6	17	2	22	6	27	1
37	4	1	8	4	16	9	21	9	26	4
38	4	1	8	2	16	3	21	1	25	6
39	4	1	8	0	15	9	20	4	24	9
40	4	0	7	10	15	4	19	8	23	11
41	3	11	7	8	14	10	18	11	23	1
42	3	10	7	5	14	4	18	3	22	4
43	3	9	7	2	13	9	17	7	21	6
44	3	8	6	11	13	3	16	10	20	9
45	3	6	6	8	12	9	16	2	19	11
46	3	5	6	5	12	3	15	6	19	2
47	3	3	6	2	11	9	14	10	18	5
48	3	2	5	11	11	2	14	2	17	8
49	3	0	5	9	10	8	13	6	16	10
50	2	11	5	6	10	2	12	10	16	1
51	2	9	5	4	9	8	12	2	15	4
52	2	7	5	1	9	2	11	7	14	8
53	2	6	4	10	8	8	10	11	13	11
54	2	4	4	7	8	3	10	4	13	2
55	2	3	4	4	7	9	9	9	12	6
56	2	1	4	2	7	4	9	3	11	9
57	1	11	3	11	6	10	8	8	11	1
58	1	10	3	9	6	6	8	1	10	5
59	1	9	3	6	6	1	7	7	9	9
60	1	8	3	4	5	8	7	1	9	0

Age at Issue	20-Year Endowment at end of 3 Yrs. Years	Months	5 Yrs. Years	Pure End	10 Yrs. Years	Pure End	15 Yrs. Years	Pure End	19 Yrs. Years	Pure End
21	9	7	15	$88	10	$449	5	$741	1	$946
22	9	6	15	85	10	448	5	740	1	946
23	9	4	15	82	10	446	5	740	1	946
24	9	2	15	79	10	444	5	739	1	946
25	9	0	15	76	10	443	5	738	1	946
26	8	10	15	72	10	441	5	737	1	946
27	8	8	15	68	10	438	5	737	1	946
28	8	5	15	63	10	436	5	736	1	945
29	8	3	15	58	10	433	5	735	1	945
30	8	1	15	53	10	430	5	734	1	945
31	7	10	15	46	10	427	5	732	1	945
32	7	8	15	39	10	423	5	731	1	945
33	7	6	15	31	10	419	5	729	1	945
34	7	3	15	22	10	414	5	728	1	944
35	7	0	15	12	10	409	5	726	1	944
36	6	10	15	0	10	403	5	723	1	944
37	6	8	14	5	10	396	5	721	1	944
38	6	6	13	10	10	389	5	718	1	944
39	6	4	13	4	10	381	5	715	1	943
40	6	1	12	7	10	371	5	712	1	943
41	5	11	12	0	10	361	5	708	1	943
42	5	8	11	5	10	349	5	704	1	942
43	5	5	10	10	10	335	5	699	1	942
44	5	3	10	3	10	320	5	694	1	941
45	5	0	9	9	10	302	5	688	1	940
46	4	9	9	2	10	282	5	681	1	940
47	4	6	8	8	10	260	5	673	1	939
48	4	4	8	2	10	234	5	665	1	938
49	4	1	7	8	10	205	5	655	1	937
50	3	10	7	2	10	171	5	644	1	935
51	3	8	6	9	10	133	5	631	1	934
52	3	5	6	4	10	89	5	617	1	933
53	3	2	5	11	10	38	5	601	1	931
54	3	0	5	6	9	10	5	583	1	929
55	2	10	5	2	9	1	5	562	1	927
56	2	8	4	9	8	6	5	539	1	924
57	2	6	4	5	7	10	5	513	1	921
58	2	4	4	2	7	3	5	483	1	918
59	2	2	3	10	6	9	5	448	1	915
60	2	0	3	7	6	3	5	407	1	911

Extended Insurance on $1,000 Participating Policies.

Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Age at Issue	Ordinary Life (Endowment at 85) at end of								20-Premiums Life (Endowment at 85) at end of								20-Year Endowment at end of							
	3 Years		10 Years		15 Years		20 Years		3 Years		10 Years		15 Years		19 Years		3 Years		10 Years		15 Years		19 Years	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End.	Years	Pure End.	Years	Pure End.
15	...	...	...	...	...	...	...	...	3	283	25	355	39	237	48	263	15	169	10	$498	5	$779	1	$959
16	...	...	...	...	...	...	...	...	3	318	26	12	39	5	47	313	15	114	10	497	5	778	1	959
17	...	...	...	...	...	...	...	...	3	353	26	16	38	135	46	364	15	56	10	496	5	778	1	959
18	...	...	...	...	...	...	...	...	4	26	26	4	37	259	46	47	14	361	10	495	5	778	1	959
19	...	...	...	...	...	...	...	...	4	64	25	340	37	15	45	98	14	299	10	495	5	778	1	959
20	...	...	...	...	...	...	...	...	4	103	25	295	36	132	44	147	14	234	10	494	5	777	1	959
21	1	22	9	313	16	196	19	325	4	141	25	235	35	245	43	194	14	166	10	493	5	777	1	959
22	1	61	10	67	16	257	19	274	4	181	25	162	34	355	42	240	14	94	10	492	5	776	1	959
23	1	101	10	184	16	300	19	212	4	220	25	74	34	97	41	284	14	20	10	490	5	776	1	959
24	1	142	10	296	16	326	19	137	4	259	24	339	33	202	40	327	13	309	10	489	5	776	1	959
25	1	184	11	39	16	335	19	52	4	298	24	226	32	303	40	3	13	230	10	488	5	775	1	959
26	1	227	11	137	16	326	18	322	4	338	24	103	32	37	39	50	13	149	10	486	5	775	1	958
27	1	271	11	228	16	305	18	217	5	10	23	335	31	135	38	96	13	62	10	484	5	774	1	958
28	1	317	11	306	16	269	18	105	5	49	23	191	30	229	37	135	12	339	10	482	5	773	1	958
29	1	363	12	6	16	220	17	350	5	86	23	39	29	320	36	183	12	249	10	480	5	772	1	958
30	2	45	12	57	16	159	17	224	5	122	22	243	29	47	35	225	12	153	10	478	5	772	1	958
31	2	95	12	94	16	88	17	92	5	155	22	75	28	138	34	266	12	55	10	475	5	771	1	958
32	2	143	12	116	16	6	16	320	5	187	21	265	27	228	33	306	11	319	10	472	5	770	1	958
33	2	192	12	125	15	280	16	179	5	215	21	84	26	314	32	346	11	213	10	469	5	768	1	958
34	2	239	12	119	15	181	16	33	5	240	20	261	26	35	32	$15	11	106	10	465	5	767	1	957
35	2	289	12	101	15	76	15	250	5	264	20	69	25	123	31	43	10	361	10	460	5	765	1	957
36	2	336	12	71	14	328	15	98	5	283	19	237	24	209	30	71	10	246	10	455	5	764	1	957
37	3	16	12	30	14	209	14	309	5	297	19	87	23	294	29	99	10	128	10	450	5	762	1	957
38	3	61	11	343	14	85	14	154	5	306	18	197	23	14	28	127	10	9	10	443	5	760	1	957
39	3	105	11	282	13	322	13	361	5	310	17	355	22	103	27	154	9	251	10	436	5	757	1	956
40	3	145	11	212	13	190	13	266	5	308	17	145	21	190	26	182	9	126	10	428	5	754	1	956
41	3	181	11	134	13	54	13	49	5	299	16	298	20	278	25	210	9	0	10	419	5	751	1	955
42	3	213	11	49	12	281	12	258	5	282	16	85	20	0	24	238	8	236	10	408	5	748	1	955
43	3	238	10	323	12	141	12	104	5	259	15	236	19	93	23	266	8	108	10	396	5	744	1	954
44	3	257	10	226	11	363	11	315	5	227	15	21	18	187	22	294	7	343	10	383	5	739	1	954
45	3	270	10	124	11	220	11	165	5	190	14	171	17	281	21	322	7	212	10	367	5	734	1	953
46	3	275	10	19	11	77	11	14	5	145	13	321	17	11	20	351	7	82	10	350	5	728	1	953
47	3	274	9	274	10	298	10	235	5	95	13	108	16	114	19	380	6	318	10	330	5	722	1	952
48	3	266	9	162	10	156	10	92	5	40	12	261	15	248	18	410	6	191	10	307	5	714	1	951
49	3	253	9	49	10	14	9	317	4	346	12	50	14	323	17	439	6	65	10	281	5	706	1	950
50	3	235	8	298	9	242	9	183	4	283	11	208	14	69	16	469	5	308	10	251	5	696	1	949
51	3	212	8	183	9	107	9	49	4	219	11	3	13	186	15	500	5	188	10	216	5	685	1	947
52	3	186	8	68	8	339	8	288	4	153	10	168	12	306	14	531	5	73	10	177	5	673	1	946
53	3	157	7	317	8	214	8	166	4	85	9	336	12	67	13	562	4	327	10	131	5	659	1	944
54	3	125	7	204	8	90	8	46	4	18	9	147	11	200	12	594	4	220	10	78	5	643	1	942
55	3	91	7	92	7	335	7	300	3	315	8	325	10	335	11	625	4	117	10	17	5	626	1	940
56	3	55	6	347	7	223	7	200	3	247	8	147	10	116	10	656	4	20	9	181	5	605	1	938
57	3	17	6	241	7	115	7	106	3	180	7	337	9	266	9	687	3	292	8	304	5	582	1	936
58	2	344	6	139	7	9	7	$13	3	115	7	172	9	55	8	717	3	203	8	76	5	556	1	933
59	2	304	6	40	6	279	6	201	3	51	7	10	8	216	7	746	3	119	7	227	5	526	1	930
60	2	264	5	312	6	189	5	373	2	353	6	224	8	21	6	774	3	39	7	25	5	490	1	926
61	2	224	5	225	6	105	4	530	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
62	2	185	5	144	6	29	3	670	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
63	2	146	5	67	5	333	2	795	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
64	2	107	4	361	5	292	1	905	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
65	2	70	4	301	5	$169	1	899	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Pure End 19 Y

Pure Endowment

Days

Extended Insurance on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of 3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End.	Years	Pure End.	Years	Pure End.
15	1	32	8	355	15	361	20	306	5	27	28	329	40	324	49	24	16	74	10	$489	5	$772	1	$958
16	1	66	9	107	16	121	20	321	5	63	28	284	40	66	48	66	16	16	10	488	5	772	1	958
17	1	100	9	223	16	235	20	319	5	98	28	223	39	171	47	108	15	322	10	488	5	771	1	958
18	1	133	9	338	16	332	20	300	5	135	28	149	38	273	46	149	15	260	10	487	5	771	1	958
19	1	169	10	90	17	50	20	265	5	171	28	63	38	6	45	188	15	194	10	480	5	771	1	958
20	1	205	10	204	17	115	20	217	5	207	27	326	37	103	44	224	15	126	10	485	5	771	1	958
21	1	242	10	315	17	162	20	155	5	242	27	215	36	196	43	261	15	54	10	484	5	770	1	958
22	1	280	11	60	17	193	20	82	5	278	27	92	35	289	42	298	14	343	10	483	5	770	1	958
23	1	320	11	165	17	208	19	363	5	314	26	324	35	18	41	334	14	269	10	482	5	769	1	957
24	1	360	11	264	17	206	19	269	5	350	26	180	34	101	41	1	14	188	10	481	5	769	1	957
25	2	37	11	356	17	190	19	165	6	18	26	28	33	187	40	40	14	105	10	479	5	768	1	957
26	2	80	12	78	17	160	19	54	6	52	25	231	32	270	39	77	14	19	10	478	5	768	1	957
27	2	125	12	145	17	116	18	299	6	84	25	63	31	352	38	115	13	295	10	476	5	767	1	957
28	2	169	12	204	17	60	18	173	6	115	24	251	31	69	37	150	13	201	10	474	5	767	1	957
29	2	214	12	249	16	357	18	40	6	143	24	69	30	150	36	185	13	105	10	472	5	766	1	957
30	2	259	12	281	16	279	17	267	6	170	23	244	29	228	35	219	13	5	10	470	5	765	1	957
31	2	305	12	298	16	191	17	124	6	194	23	50	28	3.6	34	253	12	267	10	467	5	764	1	957
32	2	350	12	302	16	96	16	342	6	214	22	215	28	17	33	287	12	161	10	464	5	763	1	957
33	3	32	12	292	15	357	16	191	6	231	22	11	27	95	32	320	12	50	10	460	5	762	1	956
34	3	77	12	270	15	245	16	87	6	246	21	166	26	172	31	353	11	301	10	457	5	760	1	956
35	3	122	12	236	15	127	15	245	6	255	20	319	25	248	31	24	11	185	10	452	5	759	1	956
36	3	164	12	190	15	5	15	85	6	259	20	104	24	324	30	63	11	65	10	447	5	757	1	956
37	3	205	12	135	14	241	14	289	6	259	19	250	24	35	29	100	10	306	10	442	5	755	1	956
38	3	244	12	70	14	108	14	126	6	253	19	29	23	114	28	138	10	180	10	435	5	753	1	955
39	3	281	11	363	13	336	13	327	6	241	18	171	22	192	27	178	10	52	10	428	5	750	1	955
40	3	312	11	281	13	196	13	165	6	221	17	311	21	270	26	216	9	286	10	420	5	748	1	955
41	3	341	11	192	13	53	13	0	6	196	17	86	20	349	25	255	9	158	10	411	5	745	1	954
42	4	1	11	98	12	272	12	203	6	163	16	225	20	67	24	295	9	20	10	401	5	741	1	954
43	4	17	10	369	12	125	12	40	6	122	15	364	19	151	23	334	8	249	10	389	5	737	1	953
44	4	27	10	257	11	341	11	246	6	75	15	137	18	236	23	11	8	113	10	376	5	733	1	953
45	4	31	10	147	11	192	11	87	6	22	14	276	17	323	22	60	7	343	10	360	5	728	1	952
46	4	27	10	34	11	41	10	294	5	327	14	51	17	48	21	110	7	206	10	343	5	722	1	951
47	4	17	9	282	10	257	10	141	5	263	13	193	16	142	20	160	7	71	10	321	5	715	1	950
48	4	0	9	164	10	108	9	351	5	194	12	336	15	238	19	212	6	303	10	301	5	708	1	950
49	3	343	9	44	9	324	9	203	5	122	12	118	14	337	18	264	6	172	10	275	5	700	1	948
50	3	316	8	287	9	180	9	54	5	48	11	267	14	77	17	318	6	44	10	246	5	690	1	947
51	3	285	8	165	9	36	8	275	4	337	11	55	13	187	17	9	5	284	10	212	5	679	1	946
52	3	251	8	43	8	261	8	133	4	260	10	212	12	299	16	77	5	163	10	173	5	667	1	945
53	3	215	7	286	8	124	7	354	4	182	10	8	12	53	15	146	5	47	10	128	5	653	1	943
54	3	175	7	166	7	358	7	219	4	105	9	176	11	179	14	216	4	300	10	76	5	637	1	941
55	3	134	7	46	7	225	7	81	4	29	8	348	10	307	13	286	4	192	10	16	5	620	1	939
56	3	91	6	294	7	97	6	311	3	317	8	163	10	79	12	355	4	89	9	180	5	600	1	937
57	3	47	6	180	6	337	6	183	3	243	7	347	9	222	12	76	3	357	8	307	5	577	1	934
58	3	3	6	67	6	218	6	52	3	170	7	176	9	0	11	164	3	263	8	83	5	551	1	932
59	2	322	5	323	6	99	5	292	3	99	7	8	8	159	10	249	3	174	7	237	5	520	1	929
60	2	275	5	220	5	346	5	172	3	31	6	216	7	316	9	333	3	91	7	37	5	485	1	925

Extended Insurance on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of 1 Yr. Years	Months	5 Yrs. Years	Months	10 Yrs. Years	Months	15 Yrs. Years	Months	20 Yrs. Years	Months	20-Premium Life at end of 2 Yrs. Years	Months	5 Yrs. Years	Months	10 Yrs. Years	Months	15 Yrs. Years	Months	19 Yrs. Years	Months	20-Year Endowment at end of 2 Yrs. Years	Months	5 Yrs. Years	Pure Inst.	10 Yrs. Years	Pure Inst.	15 Yrs. Years	Pure Inst.	19 Yrs. Years	Pure Inst.
20	53	2	9	0	14	9	18	5	1	58	1	24	11	35	9	41	8	4	0	15	876	10	468	5	762	1	948
21	53	3	9	3	14	11	18	4	1	58	2	34	9	35	8	40	9	3	11	15	74	10	468	5	762	1	948
22	53	4	9	6	15	0	18	3	1	58	3	24	7	34	2	30	11	3	10	15	72	10	467	5	762	1	948
23	53	6	9	10	15	2	18	0	1	48	4	24	4	33	6	39	2	3	9	15	69	10	465	5	762	1	948
24	53	8	10	1	15	5	17	11	1	78	5	24	1	32	9	38	4	3	8	15	66	10	463	5	761	1	948
25	53	9	10	4	15	8	17	8	1	58	5	23	10	32	1	37	7	3	6	15	63	10	461	5	761	1	948
26	53	11	10	6	15	8	17	4	1	58	6	23	8	31	4	37	0	3	7	15	60	10	460	5	760	1	948
27	54	1	10	9	15	9	17	2	1	58	10	23	1	30	7	36	6	3	7	15	57	10	458	5	759	1	948
28	54	3	10	11	15	9	16	11	1	58	11	22	9	29	10	36	0	3	6	15	53	10	456	5	758	1	948
29	54	4	11	1	16	2	16	7	1	99	0	22	4	29	2	35	5	3	6	15	49	10	454	5	757	1	948
30	104	6	11	3	16	1	16	4	1	99	0	22	0	28	5	35	0	3	5	15	46	10	452	5	756	1	948
31	104	7	11	4	14	10	16	0	1	99	0	21	7	27	8	34	1	3	4	15	40	10	449	5	755	1	948
32	114	8	11	6	14	8	15	7	1	99	0	21	1	26	11	33	3	3	3	15	33	10	446	5	754	1	948
33	114	5	11	8	14	5	15	3	1	99	0	20	8	26	2	32	4	3	2	15	25	10	442	5	752	1	948
34	04	6	11	8	14	2	14	11	1	99	0	20	2	25	8	31	6	3	2	15	17	10	438	5	750	1	948
35	04	10	11	8	14	0	14	6	1	109	0	19	9	24	8	30	7	3	2	15	8	10	434	5	748	1	948
36	05	0	11	2	13	8	14	1	1	108	11	19	2	24	0	29	9	3	1	14	8	10	428	5	746	1	948
37	05	1	11	1	13	5	13	8	1	108	9	18	6	23	3	28	10	3	1	14	0	10	422	5	744	1	948
38	15	2	10	11	13	1	13	3	1	108	7	17	11	22	6	27	11	3	0	13	6	10	415	5	742	1	948
39	25	2	10	9	12	9	12	11	1	118	5	17	3	21	9	27	0	3	11	12	11	10	408	5	740	1	947
40	25	3	10	7	12	4	12	6	1	118	3	16	8	21	0	26	1	3	11	12	5	10	401	5	737	1	947
41	25	3	10	6	12	0	12	1	1	118	2	16	2	20	3	25	2	3	10	11	11	10	388	5	733	1	947
42	25	3	10	3	11	8	11	8	1	107	11	15	7	19	8	24	4	3	9	11	5	10	375	5	729	1	947
43	25	3	10	0	11	4	11	3	1	107	9	15	0	18	8	23	5	2	8	10	11	10	362	5	725	1	947
44	25	3	9	9	11	0	10	10	1	107	7	14	5	17	10	22	7	2	7	10	5	10	349	5	720	1	946
45	25	1	9	6	10	7	10	5	1	107	5	13	10	17	1	21	8	2	6	9	10	10	334	5	715	1	946
46	25	0	9	1	10	2	10	0	1	87	2	13	2	16	5	20	10	2	4	9	4	10	312	5	707	1	946
47	24	11	8	9	9	10	9	3	1	86	10	12	7	15	8	20	0	2	3	8	10	10	288	5	699	1	946
48	24	9	8	5	9	5	9	2	1	86	7	12	2	15	0	19	2	2	2	8	4	10	264	5	691	1	944
49	24	7	8	2	9	1	8	9	1	76	3	11	7	14	3	18	4	2	1	7	9	10	240	5	682	1	943
50	24	5	7	11	8	9	8	6	1	76	0	11	0	13	7	17	6	2	0	7	2	10	215	5	675	1	943
51	14	2	7	8	8	4	8	2	1	55	8	10	6	13	1	16	8	1	10	6	10	10	182	5	661	1	941
52	14	2	7	4	8	0	7	9	1	45	5	9	11	12	8	15	11	1	8	6	5	10	112	5	647	1	939
53	14	1	7	1	7	8	7	5	1	45	2	9	5	11	11	15	1	1	6	6	0	10	60	5	632	1	937
54	03	11	6	9	7	4	7	1	1	34	11	8	10	11	4	14	4	1	5	5	7	10	10	5	616	1	935
55	03	9	6	5	7	0	6	8	1	34	7	8	4	10	9	13	6	1	4	5	2	8	7	5	602	1	933
56	03	7	6	2	6	8	6	4																						
57	03	5	5	10	6	4	6	0																						
58	113	2	5	7	6	0	5	8																						
59	103	1	5	2	5	8	5	4																						
60	103	0	4	0	5	4	5	1																						

Extended Insurance on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of 2 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 2 Yrs.		10 Yrs.		15 Yrs		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End't	Years	Pure End't	Years	Pure End't
20	0	112	9	202	15	293	19	210	1	227	26	164	36	88	43	205	6	109	10	$463	5	$751	1	$945
21	0	125	9	307	15	361	19	164	1	239	26	62	35	192	42	250	6	73	10	461	5	751	1	945
22	0	138	10	44	16	47	19	105	1	252	25	322	34	291	41	294	6	36	10	460	5	750	1	945
23	0	152	10	145	16	81	19	35	1	265	25	203	34	25	40	337	5	362	10	459	5	750	1	945
24	0	167	10	240	16	122	18	317	1	278	25	76	33	121	40	14	5	326	10	457	5	749	1	945
25	0	180	10	330	16	100	18	226	1	289	24	302	32	214	39	59	5	286	10	455	5	748	1	945
26	0	196	11	46	16	88	18	125	1	302	24	155	31	306	38	104	5	245	10	453	5	748	1	945
27	0	211	11	120	16	61	18	17	1	314	24	1	31	30	37	148	5	204	10	451	5	747	1	945
28	0	227	11	182	16	21	17	265	1	326	23	201	30	119	36	190	5	161	10	449	5	746	1	945
29	0	243	11	233	15	334	17	141	1	338	23	30	29	206	35	231	5	117	10	446	5	745	1	944
30	0	259	11	271	15	267	17	13	1	349	22	217	28	290	34	271	5	71	10	443	5	744	1	944
31	0	275	11	294	15	196	16	243	1	359	22	33	28	9	33	311	5	24	10	440	5	743	1	944
32	0	291	11	304	15	113	16	103	2	6	21	208	27	93	32	351	4	342	10	437	5	741	1	944
33	0	309	11	304	15	22	15	325	2	16	21	14	26	176	32	28	4	294	10	433	5	740	1	944
34	0	326	11	291	14	287	15	178	2	25	20	179	25	258	31	72	4	244	10	429	5	738	1	944
35	0	342	11	264	14	180	15	27	2	33	19	341	24	339	30	116	4	193	10	423	5	736	1	943
36	0	360	11	227	14	67	14	239	2	40	19	133	24	56	29	160	4	142	10	418	5	734	1	943
37	1	11	11	180	13	314	14	84	2	46	18	288	23	139	28	203	4	89	10	411	5	732	1	943
38	1	27	11	124	13	191	13	292	2	51	18	75	22	222	27	246	4	37	10	404	5	730	1	942
39	1	44	11	58	13	63	13	134	2	55	17	225	21	304	26	289	3	348	10	396	5	727	1	942
40	1	59	10	350	12	297	12	340	2	57	17	9	21	23	25	332	3	297	10	387	5	724	1	942
41	1	74	10	269	12	161	12	182	2	57	16	156	20	110	25	12	3	342	10	377	5	720	1	941
42	1	88	10	181	12	24	12	23	2	60	15	302	19	180	24	63	3	186	10	366	5	716	1	941
43	1	100	10	88	11	249	11	232	2	52	15	82	18	284	23	115	3	129	10	353	5	711	1	940
44	1	110	9	355	11	108	11	75	2	45	14	228	18	9	22	167	3	72	10	338	5	706	1	939
45	1	119	9	252	10	330	10	285	2	35	14	9	17	103	21	218	3	15	10	321	5	701	1	939
46	1	125	9	145	10	187	10	133	2	23	13	156	16	199	20	271	2	322	10	303	5	694	1	938
47	1	127	9	36	10	44	9	346	2	6	12	304	15	297	19	324	2	263	10	281	5	687	1	937
48	1	127	8	289	9	266	9	200	1	352	12	90	15	33	19	16	2	205	10	257	5	679	1	936
49	1	124	8	175	9	125	9	54	1	331	11	243	14	140	18	81	2	148	10	229	5	669	1	935
50	1	120	8	61	8	349	8	277	1	308	11	34	13	250	17	148	2	93	10	197	5	659	1	933
51	1	114	7	311	8	214	8	138	1	283	10	194	12	362	16	215	2	40	10	160	5	647	1	932
52	1	106	7	196	8	79	7	362	1	258	9	358	12	119	15	283	1	354	10	118	5	633	1	930
53	1	96	7	81	7	312	7	230	1	231	9	162	11	245	14	351	1	304	10	70	5	618	1	928
54	1	84	6	333	7	185	7	96	1	205	8	336	11	8	14	67	1	258	10	14	5	601	1	926
55	1	72	6	220	7	60	6	328	1	178	8	151	10	147	13	151	1	214	9	176	5	581	1	924
56	1	59	6	109	6	304	6	203	1	152	7	336	9	289	12	234	1	172	8	300	5	559	1	922
57	1	45	6	0	6	188	6	75	1	125	7	164	9	72	11	316	1	134	8	73	5	534	1	919
58	1	30	5	261	6	72	5	316	1	99	6	361	8	227	11	40	1	97	7	Days 224	5	506	1	916
59	1	15	5	158	5	324	5	200	1	73	6	203	8	19	10	141	1	64	7	21	5	473	1	912
60	1	0	5	59	5	217	5	80	1	48	6	50	7	189	9	239	1	32	6	199	5	434	1	908

Extended Insurance (Participating) on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	2 Yrs		10 Yrs.		15 Yrs.		20 Yrs.		2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		2 Yrs.		10 Yrs		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End't	Years	Pure End't	Years	Pure End't
20	0	210	11	124	17	115	20	218	3	28	28	228	37	104	44	227	8	292	10	$492	5	$771	1	$957
21	0	234	11	232	17	163	20	157	3	53	28	102	36	198	43	263	8	263	10	491	5	770	1	957
22	0	260	11	335	17	194	20	83	3	77	27	332	35	289	42	299	8	233	10	490	5	770	1	957
23	0	286	12	69	17	209	20	0	3	102	27	186	35	14	41	334	8	202	10	489	5	769	1	957
24	0	315	12	161	17	208	19	270	3	128	27	32	34	102	41	3	8	169	10	488	5	769	1	957
25	0	343	12	244	17	191	19	166	3	152	26	233	33	188	40	41	8	134	10	487	5	768	1	957
26	1	7	12	317	17	161	19	55	3	177	26	62	32	272	39	79	8	97	10	485	5	768	1	957
27	1	38	13	14	17	117	18	300	3	201	25	248	31	354	38	115	8	59	10	483	5	767	1	957
28	1	69	13	61	17	61	18	173	3	225	25	64	31	70	37	151	8	19	10	482	5	767	1	957
29	1	101	13	95	16	359	18	41	3	248	24	237	30	151	36	186	7	342	10	480	5	766	1	956
30	1	133	13	115	16	280	17	268	3	270	24	41	29	229	35	220	7	299	10	477	5	765	1	956
31	1	165	13	122	16	193	17	125	3	292	23	203	28	307	34	254	7	253	10	474	5	764	1	956
32	1	198	13	115	16	95	16	343	3	311	22	362	28	18	33	288	7	204	10	471	5	763	1	956
33	1	232	13	95	15	358	16	192	3	330	22	150	27	96	32	321	7	154	10	468	5	762	1	956
34	1	265	13	64	15	246	16	38	3	346	21	300	26	173	31	354	7	102	10	464	5	760	1	956
35	1	298	13	21	15	129	15	246	3	361	21	81	25	249	31	25	7	47	10	460	5	759	1	956
36	1	331	12	332	15	8	15	86	4	9	20	225	24	325	30	64	6	355	10	455	5	757	1	956
37	1	363	12	268	14	242	14	290	4	19	20	1	24	36	29	102	6	297	10	450	5	755	1	955
38	2	29	12	196	14	109	14	127	4	27	19	139	23	115	28	140	6	236	10	443	5	753	1	955
39	2	60	12	115	13	337	13	328	4	32	18	277	22	193	27	178	6	172	10	436	5	750	1	955
40	2	90	12	28	13	197	13	166	4	34	18	48	21	271	26	217	6	106	10	428	5	748	1	955
41	2	118	11	298	13	54	13	1	4	32	17	183	20	350	25	256	6	38	10	419	5	745	1	954
42	2	143	11	197	12	273	12	204	4	26	16	317	20	68	24	295	5	332	10	409	5	741	1	954
43	2	166	11	91	12	126	12	42	4	14	16	87	19	152	23	335	5	258	10	397	5	737	1	953
44	2	184	10	346	11	342	11	247	3	363	15	221	18	237	23	12	5	181	10	384	5	733	1	953
45	2	199	10	231	11	193	11	88	3	341	14	356	17	323	22	61	5	102	10	369	5	728	1	952
46	2	208	10	113	11	42	10	296	3	314	14	128	17	49	21	111	5	22	10	352	5	722	1	951
47	2	212	9	357	10	258	10	142	3	281	13	266	16	143	20	161	4	305	10	333	5	715	1	950
48	2	211	9	234	10	109	9	352	3	245	13	41	15	239	19	213	4	222	10	310	5	708	1	950
49	2	205	9	109	9	326	9	204	3	204	12	184	14	337	18	265	4	139	10	285	5	699	1	948
50	2	195	8	349	9	181	9	55	3	161	11	329	14	78	17	319	4	57	10	256	5	690	1	947
51	2	182	8	224	9	37	8	276	3	116	11	115	13	188	17	10	3	342	10	222	5	679	1	946
52	2	166	8	98	8	262	8	134	3	69	10	269	12	300	16	78	3	263	10	184	5	667	1	945
53	2	147	7	338	8	125	7	355	3	21	10	63	12	54	15	147	3	186	10	139	5	653	1	943
54	2	126	7	215	7	354	7	220	2	338	9	228	11	180	14	217	3	112	10	88	5	637	1	941
55	2	102	7	93	7	226	7	82	2	288	9	32	10	308	13	287	3	41	10	29	5	620	1	939
56	2	77	6	338	7	98	6	312	2	239	8	209	10	80	12	356	2	338	9	228	5	600	1	937
57	2	51	6	221	6	338	6	184	2	191	8	26	9	223	12	77	2	272	8	351	5	577	1	934
58	2	23	6	107	6	219	6	53	2	143	7	217	9	1	11	165	2	209	8	126	5	551	1	932
59	1	360	5	360	6	100	5	293	2	96	7	47	8	160	10	250	2	149	7	277	5	520	1	928
60	1	330	5	255	5	347	5	173	2	50	6	252	7	317	9	334	2	93	7	75	5	485	1	925
61	1	300	5	152	5	236	5	47	2	6	6	98	7	121	9	69	2	39	6	252	5	443	1	921
62	1	270	5	52	5	126	4	293	1	328	5	316	6	293	8	177	1	354	6	74	5	393	1	916
63	1	240	4	322	5	13	4	176	1	286	5	178	6	111	7	280	1	305	5	274	5	332	1	911
64	1	210	4	231	4	278	4	48	1	246	5	44	5	298	7	18	1	260	5	121	5	258	1	905
65	1	180	4	143	4	179	3	295	1	207	4	286	5	132	6	152	1	218	4	340	5	167	1	898

Extended Insurance on $1,000 Five Year Distribution, Annual Dividend and Nonparticipating Policies.

*Extended Insurance on $1,000 Nonparticipating Policies.

Age at Issue	Ordinary Life at end of 3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20 Year Endowment at end of 2 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Months	Years	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Pure End't	Years.	Pure End't	Years.	Pure End't	Years.	Pure End't
16	1	10	3	7	8	6	14	11	19	10	4	6	9	5	25	5	38	11	47	7	7	7	15	$133	10	$475	5	$779	1	$960
17	1	11	3	8	8	9	15	4	19	11	4	7	9	7	25	5	38	3	46	9	7	6	15	132	10	474	5	779	1	960
18	1	11	3	10	9	1	15	8	19	11	4	8	9	8	25	5	37	8	45	10	7	6	15	130	10	474	5	779	1	960
19	2	0	3	11	9	5	16	0	19	11	4	9	9	10	25	4	37	0	45	0	7	5	15	128	10	473	5	779	1	960
20	2	1	4	1	9	8	16	3	19	11	4	10	10	0	25	2	36	3	44	1	7	4	15	127	10	472	5	778	1	960
21	2	2	4	3	10	0	16	5	19	9	4	11	10	1	25	0	35	7	43	3	7	4	15	125	10	471	5	778	1	960
22	2	3	4	5	10	4	16	7	19	8	4	11	10	3	24	10	34	11	42	4	7	3	15	123	10	470	5	777	1	960
23	2	4	4	6	10	7	16	9	19	6	5	0	10	5	24	7	34	2	41	6	7	2	15	120	10	468	5	777	1	960
24	2	5	4	8	10	10	16	10	19	3	5	1	10	6	24	4	33	6	40	7	7	1	15	118	10	467	5	777	1	960
25	2	6	4	10	11	1	16	10	19	0	5	2	10	7	24	0	32	9	39	9	7	0	15	115	10	466	5	776	1	960
26	2	7	5	0	11	4	16	10	18	9	5	3	10	9	23	8	32	0	38	10	6	11	15	112	10	464	5	776	1	959
27	2	8	5	2	11	7	16	9	18	6	5	4	10	10	23	4	31	3	37	11	6	10	15	108	10	462	5	775	1	959
28	2	9	5	4	11	9	16	8	18	2	5	5	10	11	22	11	30	6	37	1	6	9	15	105	10	460	5	774	1	959
29	2	10	5	6	11	11	16	6	17	10	5	5	10	11	22	6	29	10	36	2	6	8	15	100	10	458	5	773	1	959
30	2	11	5	8	12	0	16	4	17	6	5	6	11	0	22	1	29	0	35	3	6	7	15	96	10	456	5	773	1	959
31	3	0	5	9	12	1	16	2	17	2	5	7	11	0	21	7	28	3	34	5	6	6	15	90	10	453	5	772	1	959
32	3	1	5	11	12	2	15	11	16	9	5	7	11	0	21	2	27	6	33	6	6	4	15	84	10	450	5	771	1	959
33	3	2	6	1	12	2	15	8	16	4	5	8	11	0	20	8	26	9	32	7	6	3	15	77	10	446	5	769	1	959
34	3	3	6	2	12	1	15	5	16	0	5	8	10	11	20	2	26	0	31	9	6	2	15	69	10	442	5	768	1	958
35	3	4	6	4	12	0	15	1	15	7	5	8	10	11	19	7	25	3	30	10	6	0	15	61	10	437	5	766	1	958
36	3	5	6	5	11	11	14	10	15	2	5	9	10	9	19	1	24	6	29	11	5	11	15	51	10	432	5	765	1	958
37	3	6	6	6	11	10	14	6	14	8	5	9	10	8	18	7	23	8	29	0	5	9	15	39	10	426	5	763	1	958
38	3	7	6	7	11	8	14	1	14	3	5	9	10	6	18	0	22	11	28	2	5	8	15	26	10	420	5	761	1	958
39	3	8	6	8	11	6	13	9	13	10	5	8	10	4	17	5	22	2	27	3	5	6	15	12	10	412	5	758	1	957
																								Mos.						
40	3	8	6	8	11	3	13	5	13	5	5	8	10	1	16	10	21	5	26	5	5	4	14	10	10	404	5	755	1	957
41	3	9	6	8	11	1	13	0	13	0	5	7	9	11	16	3	20	8	25	6	5	2	14	2	10	394	5	752	1	956
42	3	9	6	8	10	10	12	8	12	6	5	6	9	8	15	9	19	11	24	8	5	0	13	6	10	383	5	749	1	956
43	3	9	6	7	10	7	12	3	12	1	5	5	9	5	15	2	19	2	23	9	4	10	12	10	10	371	5	745	1	955
44	3	9	6	6	10	3	11	10	11	8	5	4	9	1	14	7	18	5	22	11	4	8	12	3	10	357	5	740	1	955
45	3	9	6	5	10	0	11	5	11	3	5	3	8	10	14	0	17	8	22	0	4	6	11	7	10	341	5	735	1	954
46	3	9	6	4	9	8	11	1	10	10	5	1	8	6	13	5	16	11	21	2	4	4	11	0	10	323	5	729	1	953
47	3	8	6	2	9	5	10	8	10	5	4	11	8	3	12	10	16	2	20	4	4	2	10	5	10	302	5	723	1	953
48	3	8	6	0	9	1	10	3	10	0	4	9	7	11	12	3	15	6	19	6	3	11	9	10	10	278	5	715	1	952
49	3	7	5	10	8	9	9	10	9	7	4	7	7	7	11	8	14	9	18	7	3	9	9	3	10	251	5	707	1	951
50	3	6	5	8	8	5	9	6	9	2	4	5	7	3	11	1	14	1	17	9	3	7	8	9	10	220	5	697	1	950
51	3	5	5	6	8	1	9	1	8	9	4	3	6	11	10	7	13	4	16	11	3	4	8	2	10	185	5	686	1	948
52	3	4	5	4	7	10	8	8	8	5	4	1	6	7	10	0	12	8	16	1	3	2	7	8	10	144	5	674	1	947
53	3	3	5	2	7	6	8	4	8	0	3	11	6	3	9	6	12	0	15	4	3	0	7	3	10	96	5	660	1	945
54	3	1	5	0	7	2	8	0	7	7	3	9	6	0	9	0	11	5	14	6	2	10	6	9	10	42	5	644	1	943
																									Mos.					
55	3	0	4	9	6	10	7	7	7	3	3	6	5	8	8	6	10	9	13	9	2	8	6	4	9	10	5	627	1	941
56	2	11	4	7	6	6	7	3	6	11	3	4	5	4	8	0	10	2	12	11	2	6	5	11	9	2	5	606	1	939
57	2	9	4	5	6	3	6	11	6	6	3	2	5	1	7	7	9	6	12	2	2	4	5	6	8	6	5	583	1	937
58	2	8	4	2	5	11	6	7	6	2	3	0	4	9	7	1	8	11	11	5	2	2	5	2	7	11	5	557	1	934
59	2	7	4	0	5	8	6	3	5	10	2	10	4	6	6	8	8	5	10	8	2	1	4	10	7	4	5	527	1	931
60	2	5	3	10	5	4	6	0	5	6	2	8	4	3	6	3	7	10	9	11	1	11	4	6	6	10	5	491	1	927

Automatic Extended Insurance is granted for 31 days (the grace period) at end of first year and (except on Endowment Policies) for 2 months at end of second year.

Extended Insurance on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End't	Years	Pure End't	Years	Pure End't
21	0	323	9	251	16	145	19	270	4	67	25	166	35	200	43	76	14	78	10	$492	5	$777	1	$95
22	0	359	10	3	16	206	19	220	4	107	25	95	34	310	42	121	14	8	10	491	5	777	1	95
23	1	36	10	119	16	249	19	157	4	147	25	10	34	51	41	166	13	302	10	490	5	776	1	95
24	1	76	10	231	16	275	19	82	4	186	24	277	33	156	40	208	13	228	10	489	5	776	1	95
25	1	118	10	338	16	284	18	362	4	226	24	166	32	257	39	250	13	151	10	487	5	775	1	95
26	1	162	11	72	16	275	18	266	4	265	24	45	31	355	38	290	13	71	10	486	5	775	1	95
27	1	206	11	162	16	254	18	162	4	303	23	277	31	87	37	328	12	352	10	484	5	774	1	95
28	1	252	11	241	16	217	18	249	4	342	23	136	30	181	37	1	12	266	10	482	5	773	1	95
29	1	298	11	307	16	169	17	294	5	14	22	350	29	273	36	45	12	178	10	480	5	772	1	95
30	1	344	11	359	16	108	17	167	5	50	22	190	28	363	35	87	12	84	10	478	5	772	1	95
31	2	28	12	31	16	37	17	35	5	84	22	24	28	89	34	128	11	353	10	475	5	771	1	95
32	2	77	12	54	15	220	16	261	5	116	21	214	27	178	33	168	11	255	10	472	5	770	1	95
33	2	126	12	63	15	228	16	119	5	146	21	34	26	264	32	208	11	152	10	468	5	768	1	95
34	2	174	12	59	15	120	15	337	5	172	20	213	25	349	31	247	11	47	10	464	5	767	1	95
35	2	223	12	41	15	23	15	187	5	196	20	22	25	71	30	286	10	304	10	460	5	765	1	95
36	2	271	12	12	14	274	15	33	5	217	19	190	24	157	29	324	10	191	10	455	5	764	1	95
37	2	317	11	336	14	154	14	242	5	232	18	356	23	242	28	362	10	77	10	449	5	762	1	95
38	2	361	11	284	14	29	14	85	5	243	18	151	22	327	28	41	9	325	10	443	5	760	1	95
39	3	40	11	223	13	265	13	290	5	248	17	310	22	48	27	86	9	204	10	436	5	757	1	95
40	3	81	11	153	13	131	13	131	5	248	17	101	21	135	26	131	9	81	10	427	5	754	1	95
41	3	118	11	76	12	359	12	335	5	241	16	254	20	223	25	174	8	323	10	418	5	751	1	95
42	3	151	10	356	12	219	12	177	5	226	16	42	19	311	24	219	8	196	10	408	5	748	1	95
43	3	178	10	264	12	77	12	16	5	205	15	193	19	35	23	263	8	69	10	396	5	744	1	95
44	3	198	10	166	11	297	11	225	5	175	14	344	18	129	22	309	7	306	10	382	5	739	1	95
45	3	212	10	64	11	151	11	67	5	140	14	129	17	222	21	354	7	178	10	367	5	734	1	95
46	3	218	9	322	11	4	10	277	5	97	13	280	16	316	21	42	7	50	10	349	5	728	1	95
47	3	218	9	212	10	223	10	125	5	49	13	66	16	51	20	98	6	287	10	329	5	722	1	95
48	3	212	9	99	10	77	9	337	4	361	12	219	15	154	19	154	6	162	10	306	5	714	1	95
49	3	200	8	348	9	296	9	191	4	304	12	8	14	259	18	212	6	38	10	280	5	706	1	95
50	3	183	8	231	9	153	9	42	4	243	11	166	14	0	17	270	5	282	10	250	5	696	1	95
51	3	161	8	114	9	11	8	265	4	180	10	326	13	117	16	329	5	164	10	216	5	685	1	95
52	3	136	7	360	8	239	8	123	4	115	10	126	12	236	16	29	5	51	10	176	5	673	1	95
53	3	107	7	243	8	103	7	346	4	50	9	294	11	357	15	103	4	306	10	130	5	659	1	95
54	3	76	7	125	7	334	7	211	3	349	9	103	11	124	14	178	4	200	10	78	5	643	1	95
55	3	42	7	8	7	207	7	74	3	282	8	282	10	258	13	252	4	99	10	17	5	626	1	95
56	3	6	6	260	7	81	6	305	3	215	8	102	10	31	12	325	4	3	9	177	5	605	1	95
57	2	333	6	148	6	322	6	178	3	150	7	292	9	180	12	43	3	275	8	299	5	582	1	95
58	2	294	6	37	6	204	6	47	3	85	7	125	8	329	11	136	3	188	8	72	5	556	1	95
59	2	254	5	296	6	86	5	289	3	22	6	327	8	124	10	226	3	105	7	223	5	526	1	95
60	2	213	5	194	5	335	5	169	2	325	6	174	7	287	9	313	3	27	7	21	5	490	1	95
61	2	172	5	95	5	225	5	43	2	265	6	24	7	92	9	46	.....		.....		.....		.....	
62	2	131	4	362	5	115	4	290	2	207	5	251	6	269	8	158	.....		.....		.....		.....	
63	2	90	4	273	5	3	4	173	2	151	5	117	6	88	7	265	.....		.....		.....		.....	
64	2	49	4	186	4	269	4	46	2	96	4	353	5	280	7	1	.....		.....		.....		.....	
65	2	8	4	100	4	171	3	293	2	44	4	237	5	116	6	140	.....		.....		.....		.....	

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.
21	2	141	9	280	15	352	19	170	5	231	27	66	36	43	43	203	13	107	10	$471 12	5	$760 99	1	$955 85
22	2	174	10	24	16	44	19	115	5	256	26	310	35	138	42	240	13	47	10	470 05	5	760 58	1	955 80
23	2	203	10	130	16	83	19	47	5	281	26	178	34	231	41	277	12	349	10	468 85	5	760 16	1	955 73
24	2	233	10	232	16	106	18	334	5	305	26	37	33	320	40	312	12	285	10	467 56	5	759 67	1	955 66
25	2	263	10	329	16	113	18	245	5	328	25	251	33	44	39	346	12	217	10	466 13	5	759 14	1	955 60
26	2	294	11	52	16	104	18	146	5	350	25	92	32	131	39	17	12	146	10	464 54	5	758 57	1	955 52
27	2	325	11	132	16	81	18	40	6	6	24	290	31	216	38	56	12	72	10	462 80	5	757 95	1	955 42
28	2	356	11	201	16	45	17	291	6	26	24	115	30	299	37	92	11	360	10	460 86	5	757 23	1	955 33
29	3	23	11	258	15	362	17	170	6	44	23	299	30	15	36	128	11	281	10	458 69	5	756 44	1	955 22
30	3	56	11	302	15	302	17	43	6	59	23	112	29	97	35	165	11	198	10	456 24	5	755 56	1	955 11
31	3	88	11	331	15	231	16	275	6	72	22	284	28	178	34	200	11	113	10	453 49	5	754 56	1	954 96
32	3	120	11	348	15	150	16	138	6	82	22	85	27	257	33	235	11	23	10	450 86	5	753 42	1	954 81
33	3	150	11	351	15	61	15	361	6	90	21	247	26	334	32	269	10	297	10	446 83	5	752 15	1	954 65
34	3	180	11	341	14	330	15	215	6	94	21	40	26	48	31	303	10	201	10	442 84	5	750 74	1	954 45
35	3	208	11	320	14	225	15	66	6	95	20	194	25	127	30	337	10	103	10	438 34	5	749 15	1	954 25
36	3	236	11	286	14	114	14	280	6	91	19	345	24	206	30	7	10	1	10	433 27	5	747 36	1	954 01
37	3	261	11	242	13	363	14	126	6	84	19	128	23	284	29	47	9	261	10	427 52	5	745 84	1	953 75
38	3	284	11	188	13	241	13	335	6	71	18	273	22	361	28	87	9	153	10	421 00	5	743 07	1	953 46
39	3	305	11	126	13	115	13	179	6	54	18	52	22	78	27	127	9	43	10	413 66	5	740 51	1	953 12
40	3	322	11	55	12	350	13	20	6	31	17	194	21	159	26	167	8	294	10	405 36	5	737 65	1	952 76
41	3	336	10	343	12	217	12	229	6	1	16	336	20	241	25	207	8	179	10	395 98	5	734 41	1	952 34
42	3	345	10	257	12	81	12	71	5	331	16	111	19	328	24	249	8	62	10	385 34	5	730 74	1	951 86
43	3	348	10	165	11	307	11	280	5	288	15	251	19	44	23	290	7	308	10	373 28	5	726 61	1	951 33
44	3	345	10	69	11	167	11	125	5	240	15	26	18	152	22	332	7	187	10	359 59	5	721 92	1	950 74
45	3	337	9	333	11	25	10	335	5	186	14	167	17	222	22	11	7	67	10	344 02	5	716 64	1	950 06
46	3	322	9	227	10	248	10	184	5	128	13	309	16	313	21	63	6	311	10	326 29	5	710 66	1	949 30
47	3	303	9	118	10	105	10	33	5	66	13	87	16	42	20	115	6	190	10	306 05	5	703 87	1	948 46
48	3	278	9	8	9	327	9	251	5	0	12	233	15	142	19	169	6	70	10	282 90	5	696 20	1	947 50
49	3	249	8	259	9	187	9	106	4	296	12	16	14	244	18	223	5	318	10	256 54	5	687 48	1	946 42
50	3	217	8	144	9	47	8	326	4	224	11	167	13	349	17	279	5	202	10	226 09	5	677 59	1	945 22
51	3	181	8	29	8	275	8	188	4	152	10	322	13	97	16	336	5	90	10	191 23	5	666 39	1	943 86
52	3	144	7	278	8	141	8	48	4	80	10	116	12	214	16	35	4	346	10	151 09	5	653 62	1	942 34
53	3	104	7	163	8	7	7	278	4	9	9	280	11	333	15	107	4	240	10	104 88	5	639 22	1	940 69
54	3	63	7	48	7	246	7	145	3	308	9	85	11	96	14	179	4	139	10	51 60	5	622 91	1	938 81
55	3	21	6	300	7	120	7	8	3	242	8	260	10	229	13	252	4	42	9	327	5	604 45	1	936 73
56	2	342	6	188	6	361	6	248	3	176	8	76	10	0	12	324	3	314	9	82	5	583 59	1	934 41
57	2	297	6	78	6	245	6	121	3	111	7	264	9	148	12	39	3	225	8	214	5	559 86	1	931 81
58	2	253	5	336	6	129	5	356	3	48	7	94	8	297	11	130	3	141	7	357	5	532 68	1	928 91
59	2	208	5	233	6	13	5	240	2	351	6	295	8	90	10	219	3	61	7	152	5	501 23	1	925 62
60	2	169	5	133	5	270	5	122	2	290	6	139	7	253	9	306	2	351	6	320	5	464 52	1	921 91

Extended Insurance on $1,000 Nonparticipating Policies.

Age at Issue	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End.	Years	Pure End.	Years	Pure End.
21	2	77	9	40	16	146	19	271	5	27	23	0	35	200	43	77	12	289	10	$462	5	$777	1	$950
22	2	107	9	146	16	207	19	221	5	56	23	312	34	311	42	122	12	233	10	461	5	777	1	950
23	2	137	9	244	16	250	19	158	5	85	22	232	34	52	41	167	12	172	10	460	5	777	1	[illegible]
24	2	168	9	337	16	276	19	83	5	112	22	172	33	157	40	209	12	108	10	459	5	776	1	[illegible]
25	2	200	10	63	16	285	19	0	5	141	22	83	32	258	39	250	12	43	10	457	5	776	1	[illegible]
26	2	231	10	147	16	276	18	267	5	167	21	347	31	356	38	291	11	339	10	455	5	775	1	[illegible]
27	2	264	10	224	16	255	18	163	5	194	21	234	31	88	37	329	11	268	10	454	5	774	1	[illegible]
28	2	297	10	291	16	218	18	50	5	220	21	111	30	182	37	2	11	195	10	452	5	774	1	[illegible]
29	2	331	10	347	16	170	17	295	5	243	20	343	29	274	36	46	11	117	10	449	5	773	1	[illegible]
30	3	0	11	27	16	109	17	168	5	265	20	201	29	0	35	88	11	37	10	447	5	772	1	[illegible]
31	3	34	11	58	16	38	17	35	5	284	20	64	28	90	34	129	10	319	10	444	5	771	1	[illegible]
32	3	67	11	77	15	53	16	262	5	302	19	291	27	179	33	169	10	234	10	441	5	770	1	[illegible]
33	3	100	11	83	15	229	16	114	5	316	19	145	26	265	32	209	10	145	10	437	5	769	1	[illegible]
34	3	134	11	76	15	130	15	338	5	328	18	355	25	350	31	248	10	52	10	433	5	767	1	[illegible]
35	3	165	11	57	15	24	15	188	5	337	18	194	25	72	30	287	9	323	10	428	5	766	1	[illegible]
36	3	195	11	27	14	275	15	34	5	343	18	27	24	158	29	325	9	223	10	423	5	764	1	[illegible]
37	3	223	10	351	14	155	14	243	5	344	17	218	23	243	29	0	9	122	10	417	5	762	1	[illegible]
38	3	250	10	300	14	30	14	66	5	340	17	40	22	328	28	42	9	18	10	410	5	760	1	[illegible]
39	3	275	10	240	13	266	13	291	5	331	16	223	22	49	27	87	8	197	10	403	5	758	1	[illegible]
40	3	296	10	169	13	132	13	132	5	317	16	36	21	136	26	132	8	166	10	394	5	755	1	[illegible]
41	3	313	10	96	13	0	12	336	5	295	15	212	20	224	25	175	8	54	10	385	5	752	1	[illegible]
42	3	326	10	15	12	220	12	178	5	268	15	20	19	312	24	220	7	304	10	374	5	748	1	[illegible]
43	3	333	9	291	12	78	12	17	5	234	14	191	19	36	23	264	7	188	10	361	5	744	1	[illegible]
44	3	333	9	197	11	298	11	226	5	193	13	360	18	130	22	310	7	71	10	347	5	740	1	[illegible]
45	3	328	9	100	11	152	11	68	5	147	13	163	17	223	21	355	6	318	10	331	5	735	1	[illegible]
46	3	317	9	2	11	5	10	278	5	95	12	331	16	317	21	43	6	200	10	313	5	729	1	[illegible]
47	3	301	8	276	10	224	10	126	5	38	12	133	16	52	20	99	6	82	10	292	5	722	1	[illegible]
48	3	279	8	180	10	78	9	338	4	343	11	302	15	155	19	155	5	331	10	268	5	715	1	[illegible]
49	3	252	8	82	9	297	9	192	4	279	11	106	14	260	18	213	5	216	10	240	5	706	1	[illegible]
50	3	222	7	346	9	154	9	43	4	212	10	278	14	1	17	271	5	104	10	209	5	697	1	[illegible]
51	3	189	7	243	9	12	8	266	4	144	10	87	13	118	16	330	4	361	10	173	5	686	1	[illegible]
52	3	152	7	140	8	240	8	124	4	76	9	265	12	237	16	30	4	255	10	131	5	674	1	[illegible]
53	3	114	7	35	8	104	7	317	4	7	9	81	11	358	15	104	4	153	10	84	5	660	1	[illegible]
54	3	75	6	295	7	335	7	212	3	303	8	266	11	125	14	179	4	55	10	28	5	644	1	[illegible]
55	3	30	6	191	7	208	7	75	3	234	8	91	10	259	13	253	3	327	9	231	5	626	1	[illegible]
56	3	4	6	88	7	82	6	306	3	166	7	286	10	32	12	326	3	236	8	350	5	606	1	[illegible]
57	2	312	5	350	6	323	6	179	3	99	7	123	9	181	12	44	3	151	8	122	5	583	1	[illegible]
58	2	268	5	251	6	205	6	48	3	34	6	328	8	330	11	137	3	70	7	270	5	556	1	[illegible]
59	2	224	5	154	6	87	5	290	2	335	6	178	8	125	10	227	2	358	7	66	5	526	1	[illegible]
60	2	180	5	59	5	336	5	170	2	273	6	31	7	288	9	314	2	285	6	241	5	490	1	[illegible]

*Extended Insurance on $1,000 Nonparticipating Policies.

Age at Issue	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	2 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End't	Years	Pure End't	Years	Pure End't
15	.....		.....		.....		.....		1	144	25	157	38	232	48	105	6	25	10	$476	5	$765	1	$958
16	.....		.....		.....		.....		1	148	25	100	38	90	47	120	5	363	10	475	5	765	1	958
17	.....		.....		.....		.....		1	152	25	42	37	214	46	134	5	336	10	474	5	765	1	958
18	.....		.....		.....		.....		1	156	24	350	36	337	45	149	5	308	10	472	5	764	1	957
19	.....		.....		.....		.....		1	161	24	293	36	95	44	164	5	280	10	471	5	764	1	957
20	0	239	9	56	15	126	19	78	1	166	24	236	35	218	43	179	5	251	10	470	5	763	1	956
21	0	246	9	176	15	173	19	54	1	171	24	223	34	344	42	226	5	213	10	469	5	763	1	956
22	0	254	9	284	15	244	19	6	1	176	24	185	34	95	41	320	5	182	10	468	5	762	1	956
23	0	261	10	18	15	287	18	316	1	182	24	125	33	199	41	32	5	154	10	466	5	762	1	956
24	0	268	10	107	15	228	18	239	1	188	24	43	32	294	40	93	5	130	10	465	5	762	1	956
25	0	276	10	210	15	341	18	158	1	194	23	307	32	50	39	134	5	105	10	464	5	761	1	956
26	0	285	10	300	15	350	18	74	1	202	23	183	31	162	38	159	5	75	10	462	5	761	1	956
27	0	295	11	29	15	333	17	336	1	211	23	53	30	263	37	229	5	43	10	460	5	760	1	956
28	0	305	11	107	15	311	17	230	1	221	22	268	29	355	36	283	5	10	10	458	5	759	1	956
29	0	315	11	165	15	267	17	121	1	233	22	106	29	77	35	320	4	340	10	456	5	758	1	956
30	0	326	11	202	15	218	17	0	1	245	21	316	28	156	34	345	4	306	10	453	5	757	1	955
31	0	337	11	239	15	149	16	241	1	256	21	148	27	257	33	362	4	270	10	451	5	756	1	955
32	0	347	11	255	15	77	16	107	1	265	20	352	26	350	33	61	4	231	10	448	5	755	1	955
33	0	358	11	269	14	354	15	329	1	273	20	178	26	75	32	115	4	188	10	444	5	753	1	955
34	1	4	11	261	14	263	15	178	1	285	19	360	25	159	31	159	4	143	10	440	5	752	1	955
35	1	15	11	236	14	158	15	37	1	297	19	167	24	240	30	196	4	96	10	435	5	751	1	955
36	1	25	11	192	14	54	14	255	1	307	18	346	23	317	29	228	4	46	10	430	5	749	1	954
37	1	34	11	163	13	304	14	103	1	310	18	151	23	29	28	255	3	359	10	424	5	747	1	954
38	1	44	11	114	13	188	13	310	1	309	17	316	22	106	27	283	3	304	10	417	5	744	1	954
39	1	54	11	52	13	64	13	150	1	306	17	110	21	204	26	308	3	258	10	410	5	742	1	953
40	1	63	10	343	12	298	13	0	1	304	16	265	20	300	25	335	3	208	10	401	5	739	1	953
41	1	72	10	257	12	161	12	202	1	300	16	53	20	32	24	363	3	159	10	391	5	736	1	953
42	1	80	10	172	12	27	12	49	1	293	15	204	19	131	24	30	3	108	10	380	5	732	1	952
43	1	86	10	79	11	254	11	251	1	286	14	354	18	231	23	75	3	57	10	368	5	728	1	952
44	1	90	9	353	11	118	11	99	1	276	14	140	17	332	22	120	3	4	10	354	5	723	1	951
45	1	92	9	254	10	344	10	313	1	266	13	291	17	74	21	169	2	316	10	338	5	718	1	950
46	1	90	9	149	10	204	10	155	1	255	13	78	16	168	20	225	2	263	10	319	5	711	1	950
47	1	88	9	40	10	57	10	7	1	243	12	233	15	267	19	283	2	210	10	298	5	704	1	949
48	1	85	8	292	9	275	9	224	1	230	12	33	15	6	18	348	2	157	10	274	5	697	1	948
49	1	80	8	176	9	134	9	82	1	217	11	193	14	120	18	63	2	104	10	247	5	688	1	947
50	1	73	8	64	8	359	8	302	1	198	10	357	13	226	17	150	2	52	10	215	5	677	1	945
51	1	65	7	316	8	224	8	163	1	178	10	155	12	339	16	232	2	0	10	179	5	666	1	944
52	1	55	7	202	8	90	8	23	1	157	9	323	12	99	15	317	1	317	10	138	5	653	1	942
53	1	40	7	87	7	324	7	249	1	128	9	132	11	232	15	27	1	270	10	90	5	638	1	941
54	1	23	6	337	7	199	7	118	1	110	8	311	10	360	14	110	1	225	10	35	5	621	1	939
55	1	6	6	224	7	76	6	350	1	94	8	134	10	139	13	189	1	181	9	243	5	602	1	937
56	0	357	6	112	6	315	6	220	1	70	7	318	9	279	12	264	1	153	8	359	5	581	1	934
57	0	343	6	2	6	203	6	90	1	49	7	146	9	64	11	343	1	130	8	128	5	557	1	932
58	0	330	5	262	6	86	5	334	1	23	6	346	8	221	11	68	1	116	7	274	5	529	1	929
59	0	316	5	161	5	336	5	214	0	363	6	193	8	15	10	168	1	103	7	69	5	496	1	925
60	0	304	5	62	5	227	5	99	0	338	6	46	7	184	9	262	1	92	6	243	5	459	1	922

Days

*Extended Insurance of 60 days granted at end of first year.

Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days.	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End.	Years	Pure End.	Years	Pure End.
20	0	236	9	115	15	127	19	117	2	351	25	0	35	261	43	324	12	354	10	$488	5	$771	1	$957
21	0	283	9	233	15	224	19	91	3	29	24	345	34	345	42	364	12	231	10	488	5	771	1	958
22	0	280	9	340	15	293	19	40	3	21	24	243	34	95	42	24	12	176	10	485	5	771	1	958
23	0	325	10	73	15	333	18	332	3	62	24	179	33	237	41	104	12	116	10	484	5	771	1	958
24	1	3	10	161	15	350	18	269	3	103	24	94	32	331	40	162	11	353	10	483	5	769	1	958
25	1	0	10	236	16	18	18	187	3	141	23	356	32	50	39	200	11	201	10	481	5	768	1	958
26	1	43	10	349	16	24	18	87	3	129	23	234	31	162	38	222	11	225	10	479	5	768	1	958
27	1	86	11	79	16	5	17	363	3	165	23	96	30	263	37	229	11	95	10	477	5	768	1	958
28	1	81	11	107	15	328	17	254	3	199	22	310	29	356	36	283	11	25	10	475	5	767	1	958
29	1	121	11	165	15	300	17	133	3	230	22	145	29	107	35	319	10	317	10	471	5	766	1	958
30	1	159	11	245	15	248	17	21	3	259	22	7	28	185	34	346	10	185	10	469	5	765	1	957
31	1	196	11	259	15	178	16	241	3	285	21	183	27	285	34	54	10	107	10	466	5	764	1	957
32	1	232	11	294	15	91	16	107	3	309	21	20	27	13	33	116	10	26	10	463	5	762	1	956
33	1	265	11	269	15	14	15	329	3	329	20	210	26	101	32	115	9	257	10	458	5	761	1	957
34	1	297	11	262	14	287	15	196	3	347	20	25	25	185	31	159	9	170	10	454	5	760	1	956
35	1	325	11	236	14	181	15	54	3	361	19	196	24	264	30	196	9	34	10	450	5	757	1	957
36	1	352	11	223	14	65	14	255	4	6	18	360	23	363	29	273	8	308	10	448	5	755	1	95[illegible]
37	2	11	11	161	13	324	14	102	4	13	18	177	23	75	28	298	8	214	10	437	5	753	1	95[illegible]
38	2	72	11	114	13	208	13	324	4	16	17	328	22	172	27	324	8	76	10	430	5	750	1	95[illegible]
39	2	90	11	52	13	82	13	164	4	14	17	133	21	246	27	24	7	342	10	422	5	748	1	95[illegible]
40	2	105	10	342	12	315	13	0	4	46	16	276	20	339	26	50	7	239	10	413	5	745	1	95[illegible]
41	2	151	10	279	12	177	12	215	4	33	16	74	20	71	25	118	7	97	10	404	5	741	1	95[illegible]
42	2	156	10	183	12	35	12	49	4	14	15	234	19	150	24	148	6	356	10	391	5	737	1	95[illegible]
43	2	190	10	99	11	268	11	262	3	355	15	8	18	249	23	180	6	246	10	378	5	732	1	95[illegible]
44	2	185	10	7	11	132	11	111	3	357	14	167	17	349	22	252	6	136	10	364	5	727	1	95[illegible]
45	2	205	9	272	10	344	10	313	3	320	13	325	17	74	21	292	6	25	10	348	5	722	1	95[illegible]
46	2	218	9	166	10	204	10	166	3	308	13	103	16	168	20	339	5	250	10	328	5	715	1	95[illegible]
47	2	197	9	56	10	62	10	7	3	263	12	264	15	267	20	30	5	140	10	308	5	708	1	95[illegible]
48	2	197	8	306	9	286	9	231	3	214	12	48	15	6	19	98	5	33	10	284	5	719	1	94[illegible]
49	2	195	8	190	9	145	9	82	3	187	11	214	14	120	18	145	4	292	10	255	5	691	1	94[illegible]
50	2	185	8	71	9	4	8	302	3	134	11	5	13	239	17	200	4	188	10	224	5	681	1	94[illegible]
51	2	172	7	328	8	233	8	163	3	80	10	167	12	351	16	266	4	87	10	188	5	669	1	94[illegible]
52	2	154	7	207	8	99	8	23	3	45	9	334	12	111	15	337	3	355	10	145	5	656	1	94[illegible]
53	2	115	7	97	7	332	7	256	2	354	9	143	11	232	15	39	3	260	10	98	5	642	1	94[illegible]
54	2	92	6	342	7	207	7	118	2	315	8	322	11	5	14	120	3	170	10	41	5	625	1	94[illegible]
																				Days				
55	2	84	6	233	7	76	6	350	2	259	8	134	10	139	13	207	3	83	9	278	5	605	1	93[illegible]
56	2	56	6	126	6	322	6	226	2	203	7	327	9	288	12	280	.....		.....		.....		.....	
57	2	26	6	11	6	203	6	98	2	163	7	155	9	65	11	357	.....		.....		.....		.....	
58	1	361	5	274	6	86	5	334	2	110	6	354	8	229	11	76	.....		.....		.....		.....	
59	1	330	5	168	5	341	5	219	2	71	6	201	8	15	10	181	.....		.....		.....		.....	
60	1	298	5	73	5	232	5	99	2	21	6	46	7	192	9	273	.....		.....		.....		.....	

Extended Insurance on $1,000 "Coupon Savings" (Nonparticipating) Policies.

Age at Issue	Ordinary Life at end of 2 Yrs		5 Yrs		10 Yrs		15 Yrs		20 Yrs		20-Premiums Life at end of 2 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs		20-Year Endowment at end of Y
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.
[illegible]	...	...	...	...	...	...	...	...	...	...	1	3	8	8	26	9	39	8	48	7	8
[illegible]	...	...	...	...	...	...	...	...	...	...	1	4	8	10	26	9	39	0	47	8	7
[illegible]	...	...	...	...	...	...	...	...	...	...	1	5	9	0	26	8	38	5	46	10	7
[illegible]	...	...	...	...	...	...	...	...	...	...	1	6	9	2	26	7	37	9	45	11	7
[illegible]	...	...	...	...	...	...	...	...	...	...	1	6	9	3	26	6	37	0	45	1	7
[illegible]	...	...	...	...	...	...	...	...	...	...	1	6	9	5	26	4	36	4	44	2	7
[illegible]	0	5	4	0	11	1	17	2	20	4	1	7	9	7	26	1	35	8	43	4	7
[illegible]	0	6	4	2	11	4	17	4	20	2	1	7	9	8	25	10	34	11	42	5	7
[illegible]	0	6	4	3	11	7	17	5	20	0	1	8	9	10	25	7	34	3	41	6	7
[illegible]	0	7	4	5	11	11	17	5	19	9	1	8	9	11	25	3	33	6	40	8	6
[illegible]	0	7	4	7	12	1	17	6	19	6	1	9	10	1	24	11	32	9	39	9	6
[illegible]	0	8	4	9	12	4	17	4	19	2	1	9	10	2	24	7	32	1	38	10	6
[illegible]	0	8	4	11	12	6	17	3	18	10	1	10	10	3	24	2	31	4	38	0	6
[illegible]	0	9	5	1	12	8	17	1	18	6	1	10	10	4	23	9	30	7	37	1	6
[illegible]	0	9	5	3	12	10	16	11	18	2	1	10	10	5	23	3	29	10	36	2	6
[illegible]	0	10	5	5	12	11	16	9	17	10	1	11	10	6	22	10	29	1	35	4	6
[illegible]	0	10	5	6	12	11	16	6	17	5	1	11	10	6	22	4	28	4	34	5	5
[illegible]	0	11	5	8	12	11	16	3	17	0	2	0	10	6	21	10	27	6	33	6	5
[illegible]	1	0	5	10	12	11	16	0	16	7	2	0	10	6	21	4	26	9	32	8	5
[illegible]	1	0	5	11	12	10	15	8	16	2	2	0	10	6	20	9	26	0	31	9	5
[illegible]	1	1	6	1	12	9	15	4	15	9	2	1	10	5	20	3	25	8	30	10	5
[illegible]	1	1	6	2	12	7	15	0	15	4	2	1	10	4	19	8	24	6	29	11	5
[illegible]	1	2	6	3	12	5	14	8	14	11	2	1	10	3	19	1	23	9	29	1	4
[illegible]	1	2	6	4	12	2	14	4	14	5	2	2	10	1	18	7	22	11	28	2	4
[illegible]	1	3	6	4	12	1	14	0	14	0	2	2	9	11	18	0	22	2	27	3	4
[illegible]	1	3	6	5	11	10	13	7	13	7	2	2	9	9	17	5	21	5	26	5	4
[illegible]	1	4	6	5	11	7	13	2	13	1	2	2	9	6	16	9	20	8	25	6	4
[illegible]	1	4	6	5	11	4	12	10	12	3	2	2	9	4	16	2	19	10	24	8	4
[illegible]	1	5	6	4	11	0	12	5	12	3	2	2	9	1	15	7	19	1	23	9	3
[illegible]	1	5	6	8	10	9	12	0	11	9	2	2	9	4	15	0	18	4	22	11	3
[illegible]	1	5	6	2	10	5	11	7	11	4	2	2	8	8	14	5	17	8	22	0	3
[illegible]	1	6	6	1	10	1	11	2	10	11	2	1	8	3	13	10	16	11	21	2	3
[illegible]	1	6	5	11	9	8	10	9	10	6	2	1	7	11	13	2	16	2	20	4	3
[illegible]	1	6	5	10	9	5	10	4	10	1	2	0	7	7	12	7	15	5	19	6	2
[illegible]	1	5	5	8	9	1	9	11	9	8	1	11	7	4	12	0	14	0	18	7	2
[illegible]	1	5	5	6	8	9	9	6	9	3	1	11	7	0	11	5	14	0	17	9	2
[illegible]	1	5	5	4	8	5	9	2	8	10	1	10	6	8	10	11	13	4	16	11	2
[illegible]	1	5	5	2	8	1	8	9	8	5	1	9	6	4	10	4	12	8	16	1	2
[illegible]	1	4	5	0	7	9	8	5	8	1	1	8	6	1	9	10	12	0	15	4	2
[illegible]	1	4	4	9	7	5	8	0	7	8	1	7	5	9	9	3	11	4	14	6	1
[illegible]	1	3	4	7	7	1	7	8	7	4	1	6	5	5	8	9	10	9	13	9	1
[illegible]	1	3	4	5	6	9	7	4	6	11	1	6	5	2	8	3	10	1	12	11	1
[illegible]	1	2	4	3	6	5	6	11	6	7	1	5	4	10	7	8	9	6	12	2	1
[illegible]	1	2	4	0	6	2	6	8	6	3	1	4	4	7	7	4	8	11	11	5	1
[illegible]	1	1	3	10	5	10	6	4	5	10	1	3	4	4	6	11	8	4	10	8	1
[illegible]	1	1	3	8	5	7	6	0	5	6	1	2	4	1	6	6	7	10	9	10	1

Loan Values on $1,000 Survivorship Investment and Guaranteed Annual Additions Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	1 Year	5 Years	10 Years	15 Years	20 Years	1 Year	5 Years	10 Years	15 Years	20 Years	1 Year	5 Years	10 Years	15 Years	18 Years
17	$ 5	$ 24	$ 54	$ 90	$151	$14	$ 71	$173	$293	$435	$34	$188	$419	$704	$906
18	5	26	56	95	158	14	73	176	299	443	34	187	418	703	906
19	5	27	58	100	165	14	74	180	305	451	34	187	418	703	906
20	5	28	61	105	172	14	76	183	311	459	34	187	418	703	906
21	5	28	63	109	179	14	77	187	317	468	34	186	417	702	905
22	5	29	66	115	186	14	79	191	323	476	34	186	417	702	905
23	5	31	69	120	194	15	80	195	330	485	34	186	417	702	905
24	5	32	72	126	203	15	82	199	337	495	34	185	416	702	905
25	6	34	74	132	211	15	84	203	344	504	34	185	416	702	905
26	6	36	78	138	220	16	86	207	351	514	34	185	416	702	905
27	6	36	81	145	229	16	88	212	358	524	34	184	416	701	905
28	7	38	85	152	238	16	90	216	366	534	35	184	415	701	905
29	7	40	90	159	248	16	93	221	373	544	35	184	415	701	905
30	7	42	94	166	258	17	95	226	381	555	35	183	415	700	905
31	8	44	99	174	268	17	97	231	389	565	35	183	414	700	905
32	8	45	104	182	279	17	99	236	397	576	35	183	414	700	905
33	9	48	110	190	289	18	102	241	405	587	35	183	414	700	905
34	9	50	115	199	300	18	104	246	414	598	35	182	414	699	905
35	9	52	121	207	311	19	107	251	422	610	35	182	413	699	905
36	9	54	127	216	323	19	109	257	431	621	36	182	413	698	905
37	10	57	133	225	334	19	112	262	439	632	36	181	413	698	905
38	10	60	140	235	345	20	115	268	448	643	36	181	413	697	905
39	11	63	146	244	357	20	118	274	456	655	36	181	412	697	905
40	11	65	153	254	369	21	120	280	465	666	36	181	412	696	905
41	12	68	160	264	381	21	123	285	473	678	36	181	412	696	905
42	13	71	167	274	393	21	126	291	482	689	36	181	412	695	905
43	13	74	175	284	405	22	129	297	490	700	36	181	411	694	905
44	14	77	182	294	416	22	132	302	498	712	36	181	411	693	905
45	15	81	189	304	428	23	135	308	506	723	35	181	411	692	905
46	16	84	197	314	440	23	138	313	514	734	35	181	410	691	905
47	16	88	205	325	452	24	141	319	522	745	35	181	410	690	905
48	17	92	213	335	463	24	144	324	530	755	35	181	409	689	905
49	18	97	220	345	475	25	147	329	537	766	34	181	409	687	905
50	18	101	228	356	486	25	150	335	544	776	34	181	408	686	905
51	19	106	236	366	497	26	153	340	551	786	34	181	409	684	905
52	19	110	245	376	508	26	156	344	557	796	34	181	407	682	905
53	20	115	253	386	519	27	158	349	563	806	33	181	406	680	905
54	21	120	261	396	530	27	161	353	569	815	33	181	405	677	905
55	22	124	269	406	541	28	164	357	574	824	33	182	405	675	905
56	23	129	277	416	552	....	....	....	....	....	....	....	....	....	....
57	24	134	285	425	563	....	....	....	....	....	....	....	....	....	....
58	25	139	293	435	575	....	....	....	....	....	....	....	....	....	....
59	26	144	301	445	587	....	....	....	....	....	....	....	....	....	....
60	27	149	309	455	600	....	....	....	....	....	....	....	....	....	....

Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	20 Premiums Life at end of 1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	20 Year Endowment at end of 1 Year.	5 Years.	10 Years.	15 Years.	18 Years.
15	$6	$33	$72	$118	$170	$15	$84	$185	$306	$427	$45	$215	$449	$732	$929
16	6	34	75	122	177	16	86	189	312	435	44	214	449	732	929
17	6	36	78	127	183	16	87	192	317	442	44	214	449	732	929
18	7	37	81	131	190	16	89	196	323	451	44	214	449	732	929
19	7	38	84	136	197	16	91	199	329	459	44	214	449	732	929
20	8	40	87	142	205	17	93	204	336	468	44	214	449	732	929
21	8	42	91	148	212	18	95	207	342	477	44	214	448	731	929
22	8	44	94	152	220	18	97	211	348	486	43	213	448	731	929
23	8	45	98	159	228	18	98	216	355	495	43	213	448	731	929
24	9	47	102	165	237	18	100	220	362	505	43	213	448	731	929
25	9	49	106	171	246	19	102	224	369	514	42	212	447	731	929
26	10	51	110	178	255	19	104	229	376	524	42	212	447	730	929
27	10	53	114	185	264	20	107	233	383	534	42	212	447	730	928
28	10	55	119	192	273	20	109	238	391	545	42	211	447	730	928
29	11	57	123	199	283	21	111	243	399	555	42	211	446	730	928
30	11	59	128	207	293	21	113	248	407	566	42	211	446	729	928
31	12	62	133	214	304	22	116	253	415	577	42	211	446	729	928
32	12	64	138	222	314	22	118	259	423	588	42	210	445	729	928
33	13	67	144	231	325	23	121	263	431	599	42	210	445	728	928
34	13	70	150	239	336	23	123	268	440	610	42	210	445	728	928
35	14	73	156	248	347	24	126	274	448	621	41	209	445	728	927
36	14	76	162	257	358	24	128	279	457	633	41	209	444	727	927
37	15	79	168	266	370	25	131	285	465	644	41	209	444	727	927
38	16	82	174	276	381	25	134	291	474	656	41	209	444	726	927
39	16	85	181	[illegible]	393	26	137	297	483	667	41	208	443	726	926
40	17	89	188	295	405	26	140	303	491	678	41	208	443	725	926
41	18	92	195	305	418	27	143	308	500	690	41	208	443	725	926
42	18	96	202	315	428	28	146	314	509	701	41	208	443	724	925
43	19	100	209	325	440	28	149	320	517	712	41	208	442	723	925
44	20	104	217	335	452	29	152	326	525	723	41	208	442	722	924
45	21	108	224	345	464	29	155	332	534	734	41	208	442	721	924
46	22	112	232	355	476	30	158	337	542	745	41	208	441	720	923
47	23	116	240	365	487	31	161	343	550	756	41	208	440	719	923
48	23	121	247	375	498	31	164	348	557	766	41	208	440	718	922
49	24	125	255	386	510	32	167	354	565	777	41	208	439	716	921
50	25	129	263	396	521	33	170	359	572	787	41	208	439	714	920
51	26	134	271	406	532	33	173	364	579	797	41	208	439	713	919
52	27	138	279	416	542	34	176	369	585	806	41	208	437	711	918
53	28	143	287	426	553	35	179	373	591	816	41	208	436	709	917
54	29	147	294	435	564	35	182	378	597	825	41	208	436	706	915
55	30	152	302	445	574	36	185	382	602	834	41	209	435	704	914
56	31	157	310	454	585	37	188	386	607	843	42	209	434	701	913
57	32	161	318	463	597	37	190	390	611	852	42	209	433	698	912
58	33	166	326	473	608	38	193	393	615	860	42	210	432	694	909
59	34	171	335	482	620	39	196	396	618	869	42	210	431	690	908
60	35	176	341	491	632	39	198	399	621	877	43	211	430	686	904

Loan Values on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years
15	$14	$23	$ 63	$103	$150	$34	$ 64	$163	$268	$395	$52	$165	$384	$637	$943
16	15	24	66	107	155	35	66	166	273	402	52	165	384	637	943
17	15	25	68	111	162	35	66	168	278	410	52	165	384	637	943
18	16	26	70	116	167	36	68	171	283	416	52	165	384	637	943
19	16	28	73	120	174	37	70	175	288	425	52	165	384	637	943
20	16	29	76	124	181	38	71	178	294	433	52	165	384	637	943
21	17	30	79	130	187	38	73	182	300	441	52	165	384	636	943
22	17	31	83	134	194	39	75	185	305	449	52	165	383	636	943
23	18	32	85	139	201	40	76	188	311	457	52	165	383	636	943
24	19	33	89	145	209	41	78	192	317	466	52	165	383	636	943
25	20	34	92	150	216	42	80	196	323	475	52	165	383	636	943
26	21	36	96	156	225	43	82	200	330	484	52	165	383	636	943
27	22	37	100	162	233	44	83	204	336	494	52	165	383	636	943
28	22	39	104	168	241	45	85	208	343	503	52	165	383	636	943
29	23	40	108	175	250	46	87	213	350	513	52	165	383	636	943
30	24	42	113	182	260	47	89	216	357	523	52	165	383	635	943
31	26	45	116	189	268	48	91	221	364	533	52	165	383	635	943
32	27	47	121	196	279	49	94	226	371	543	52	165	383	635	943
33	28	49	127	203	288	50	96	231	379	553	52	165	383	635	943
34	29	51	132	211	298	50	99	235	386	564	52	165	383	635	943
35	30	54	137	219	308	51	100	240	394	574	52	165	383	635	943
36	32	56	142	227	318	52	103	246	401	585	52	165	383	634	943
37	33	59	148	235	329	53	105	250	409	596	52	165	383	634	943
38	33	62	154	244	339	55	108	256	418	606	52	166	383	634	943
39	35	66	160	253	350	56	111	261	425	617	52	166	383	633	943
40	37	68	166	262	361	58	113	266	433	628	52	166	383	633	943
41	38	72	173	270	371	59	116	271	440	639	53	166	384	633	943
42	40	75	179	280	383	61	118	277	448	650	53	166	384	633	943
43	42	79	186	289	394	63	121	283	456	660	53	166	384	633	943
44	44	83	193	299	404	65	124	287	464	671	53	167	384	632	943
45	46	86	200	308	416	66	127	293	471	682	54	167	384	631	943
46	48	90	207	317	426	68	130	299	478	692	54	168	384	631	943
47	50	94	214	327	437	69	133	303	485	702	54	168	384	630	943
48	51	98	221	336	448	71	135	308	492	712	55	169	384	629	943
49	53	101	228	346	458	73	138	314	500	722	55	169	384	628	943
50	55	105	235	355	469	75	141	318	506	732	55	170	384	626	943
51	57	110	243	365	479	77	144	323	512	741	56	170	384	625	943
52	60	114	250	374	489	79	147	328	518	750	56	171	384	623	943
53	63	118	258	383	500	81	150	333	524	760	56	172	384	622	943
54	66	122	266	393	509	83	152	336	529	768	57	172	384	620	943
55	68	127	273	402	519	84	155	341	534	777	57	173	384	618	943
56	71	132	281	412	529	86	158	345	538	786	58	174	384	616	943
57	74	136	288	420	539	87	161	349	543	794	59	175	384	614	943
58	77	140	296	430	550	89	164	352	547	802	59	176	384	611	943
59	80	145	303	438	561	91	166	356	550	811	60	177	383	608	943
60	83	150	311	447	572	93	168	359	552	819	61	179	383	605	943
61	85	154	317	456	583	....	....	....	....	....	....	....	....	....	....
62	88	159	325	466	595	....	....	....	....	....	....	....	....	....	....
63	91	164	332	475	607	....	....	....	....	....	....	....	....	....	....
64	94	167	338	485	620	....	....	....	....	....	....	....	....	....	....
65	97	172	346	496	634	....	....	....	....	....	....	....	....	....	....

Loan Values on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	1 Year.	5 Years.	10 Years.	15 Years.	18 Years.
20	$ 6	$35	$76	$125	$182	$ 15	$ 80	$178	$296	$419	$ 43	$207	$438	$723	$926
21	7	36	79	130	189	15	82	181	303	428	42	207	438	723	926
22	7	38	82	135	197	15	84	185	309	437	42	206	438	723	926
23	7	39	86	141	205	16	85	189	316	446	42	206	437	723	926
24	6	41	89	147	213	16	87	194	323	456	41	206	437	723	926
25	8	42	93	153	222	17	89	198	330	466	41	206	437	722	926
26	8	43	97	159	230	17	91	202	337	476	41	205	437	722	926
27	9	44	101	166	240	17	94	207	345	487	41	205	436	722	926
28	9	46	106	172	249	18	96	212	353	498	41	205	436	722	926
29	9	47	110	179	259	18	98	217	361	508	41	204	436	721	925
30	10	48	115	187	269	19	100	222	369	520	41	204	435	721	925
31	10	50	120	195	279	19	103	227	377	531	41	204	435	721	925
32	11	52	125	203	289	20	105	232	386	543	41	203	435	721	925
33	11	54	130	211	300	20	108	238	394	554	41	203	434	720	925
34	12	56	136	219	311	20	111	243	403	566	40	203	434	720	925
35	12	58	142	228	322	21	113	249	412	578	40	202	434	720	925
36	13	60	148	237	333	22	116	255	421	590	40	202	434	719	925
37	13	71	154	246	344	22	119	261	431	602	40	202	434	719	924
38	14	76	160	255	356	23	122	267	440	615	40	202	433	718	924
39	15	78	167	265	368	23	125	273	449	627	40	202	433	718	924
40	15	81	174	274	379	24	128	280	458	639	40	201	433	717	923
41	16	84	181	284	391	24	131	286	468	652	40	201	433	716	923
42	17	89	188	294	403	25	134	292	477	664	40	201	432	716	923
43	18	93	195	304	415	26	138	298	486	676	40	201	432	715	922
44	18	96	202	314	427	26	141	305	495	688	40	201	432	714	922
45	19	101	210	324	439	27	144	311	504	700	40	201	431	713	921
46	20	106	218	335	451	28	148	317	513	712	39	201	431	712	920
47	21	109	225	345	462	29	151	323	522	724	39	201	430	711	920
48	22	113	233	355	474	29	154	329	530	736	39	201	430	709	919
49	23	117	241	366	485	30	157	335	539	747	39	201	429	708	918
50	24	122	249	376	496	31	161	340	547	758	39	201	429	706	917
51	25	126	257	386	508	31	164	346	554	769	40	201	428	705	916
52	26	131	265	397	518	32	167	352	562	780	40	201	427	703	915
53	27	136	273	407	529	33	170	357	569	790	40	202	427	700	914
54	28	140	281	417	540	33	173	362	575	800	40	202	426	698	913
55	29	145	290	427	551	34	176	367	581	811	40	202	425	696	911
56	30	150	298	436	562	35	179	371	587	821	40	203	424	693	909
57	31	155	306	446	574	36	182	376	592	831	40	203	424	690	908
58	32	159	314	456	586	36	185	380	597	840	41	204	423	686	906
59	33	164	322	465	598	37	188	384	601	850	41	204	422	683	903
60	34	169	330	475	610	38	191	387	605	859	42	205	421	679	901

Loan Values on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years
20	...	$ 13	$ 62	$109	$164	$22	$ 54	$155	$265	$400	$82	$157	$386	$656	$917
21	0	14	65	114	171	23	56	158	271	408	82	157	386	656	917
22	0	16	69	119	179	24	57	162	277	417	82	157	386	656	917
23	1	17	72	125	186	25	59	166	283	426	82	157	386	655	917
24	2	19	75	130	194	26	61	170	290	436	82	157	386	655	917
25	3	20	79	136	203	27	63	174	296	446	82	157	386	655	917
26	4	22	83	142	211	29	65	178	303	456	82	157	386	655	916
27	5	24	87	148	220	30	67	182	310	466	82	157	386	655	916
28	6	26	91	155	229	31	69	187	317	476	82	157	386	655	916
29	8	28	95	162	238	32	71	191	325	487	82	157	386	655	916
30	9	30	100	169	248	33	73	196	333	498	82	157	385	654	916
31	10	32	104	176	258	35	75	201	346	509	82	157	385	654	916
32	11	35	109	184	268	36	78	206	348	521	82	157	385	654	916
33	13	37	114	192	279	38	80	211	357	532	82	157	385	654	916
34	14	40	120	200	289	39	82	216	365	544	82	158	385	654	916
35	16	42	125	209	300	40	85	222	374	556	82	158	385	654	916
36	18	45	131	217	311	42	88	227	382	568	82	158	386	653	916
37	19	48	137	226	323	44	90	233	391	580	82	158	386	653	916
38	21	51	143	235	334	45	93	239	400	592	82	158	386	653	916
39	23	54	150	245	345	47	96	245	408	604	83	158	386	653	916
40	25	57	156	254	357	49	99	251	417	616	83	159	386	652	916
41	27	61	163	264	369	50	102	257	426	629	83	159	386	652	916
42	29	64	170	274	381	52	105	263	435	641	83	159	387	651	916
43	31	68	177	284	393	54	108	269	444	653	84	160	387	651	916
44	34	72	185	294	405	56	111	275	453	666	84	160	387	650	916
45	36	76	192	304	416	58	115	281	461	678	85	161	387	650	916
46	39	80	199	314	428	60	118	287	470	690	85	161	387	649	916
47	41	84	207	324	440	62	121	293	478	702	85	162	387	648	916
48	44	88	215	335	452	64	124	299	487	714	86	163	387	647	916
49	46	92	223	345	463	66	128	305	495	725	86	163	387	646	916
50	49	97	230	355	475	68	131	310	502	736	87	164	387	645	916
51	52	101	238	366	486	70	134	316	510	748	87	164	387	643	916
52	54	106	246	376	497	72	137	321	517	759	88	165	388	642	916
53	57	110	255	386	508	74	140	327	524	769	89	166	388	640	916
54	60	115	263	396	519	76	144	332	531	780	89	167	388	639	916
55	63	120	271	406	530	78	147	337	537	790	90	168	388	637	916
56	66	124	279	416	541	80	150	342	542	800	91	169	388	634	916
57	69	129	287	426	552	83	153	347	547	810	92	170	388	632	916
58	72	134	295	435	563	85	156	351	552	820	93	171	388	629	916
59	75	139	303	445	575	87	159	356	556	830	94	172	388	626	916
60	78	144	311	455	587	89	162	359	560	839	95	174	388	623	916
61	82	149	319	465	600	91	166	363	564	849	96	175	388	620	916
62	85	154	327	475	613	93	169	366	567	858	97	176	388	616	916
63	88	159	334	485	626	95	171	370	570	867	99	178	387	613	916
64	91	163	342	497	640	97	174	373	573	876	100	180	387	610	916
65	94	168	350	508	655	99	177	376	577	885	102	181	388	606	916

Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	$ 8	$ 20	$ 59	$105	$152	$34	$ 65	$158	$270	$396	$ 92	$166	$380	$639	$878
16	8	21	61	108	157	35	66	161	275	404	92	166	380	639	878
17	9	23	64	112	163	35	68	165	279	410	92	166	380	639	878
18	9	24	67	117	169	36	69	169	285	418	92	166	380	639	878
19	10	25	70	122	175	37	71	171	290	426	92	165	380	639	878
20	11	26	73	125	182	38	73	175	295	434	92	165	380	639	878
21	12	27	75	130	189	39	74	177	301	442	92	165	380	638	878
22	13	29	78	136	195	40	75	181	307	450	92	165	380	638	878
23	14	30	82	141	203	41	77	185	312	458	92	165	380	638	877
24	15	32	85	146	210	42	79	189	319	468	92	165	380	638	877
25	16	34	89	152	218	42	80	192	325	476	92	165	380	638	877
26	17	36	92	158	226	43	82	196	331	486	92	165	380	638	877
27	18	37	96	163	234	45	84	200	338	495	92	165	380	638	877
28	19	39	100	170	242	46	86	205	344	505	92	165	380	638	877
29	20	42	105	176	252	47	89	208	351	514	92	165	380	637	877
30	21	43	108	183	261	48	91	213	358	525	92	165	380	637	877
31	23	45	113	191	270	50	92	218	365	534	92	165	379	637	877
32	24	47	118	197	279	51	94	223	373	544	92	165	379	637	877
33	25	50	123	205	290	52	97	226	380	555	92	166	379	637	877
34	26	52	127	212	299	54	99	232	388	565	92	166	379	637	877
35	28	55	133	221	309	55	102	237	396	575	92	166	379	636	876
36	29	58	139	228	320	57	104	242	403	587	92	166	380	636	876
37	31	60	144	237	330	58	107	247	410	597	92	166	380	636	876
38	33	63	150	245	341	59	108	252	418	608	92	166	380	636	876
39	35	66	157	255	352	60	111	258	426	619	92	166	380	635	876
40	37	70	162	263	362	62	114	262	434	629	92	167	380	635	875
41	39	73	169	272	373	64	117	268	442	641	92	167	380	635	875
42	41	76	175	281	384	66	120	274	449	651	93	167	380	634	875
43	42	79	182	291	395	67	123	278	458	661	93	168	380	634	875
44	45	83	189	300	406	69	125	284	465	673	93	168	381	633	875
45	47	87	196	309	417	71	128	290	473	683	94	169	381	632	874
46	50	91	203	319	427	73	131	294	479	693	94	169	381	632	874
47	52	94	210	328	439	75	134	300	487	704	95	170	381	631	873
48	55	98	217	338	449	76	137	305	493	713	95	170	381	630	873
49	57	103	225	347	459	78	140	309	501	724	95	171	381	629	872
50	59	107	232	357	471	80	142	314	508	733	96	171	381	627	871
51	62	110	240	366	480	81	145	319	513	742	96	172	381	626	870
52	64	115	246	375	491	83	148	324	520	752	97	173	380	625	869
53	67	119	254	385	501	85	151	328	525	761	98	173	380	624	868
54	70	124	261	394	510	87	154	333	530	770	98	174	380	622	867
55	73	128	270	404	521	89	157	337	536	778	99	175	380	620	865
56	75	132	277	413	530	91	159	342	540	788	100	175	380	618	864
57	78	137	285	422	541	92	161	345	544	795	101	176	380	615	862
58	81	142	292	431	551	94	164	349	548	805	101	177	380	612	860
59	84	146	299	440	562	96	167	352	551	812	102	178	380	609	858
60	87	151	307	448	574	98	170	356	554	821	103	179	380	607	857

Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	1 Year.	5 Years.	10 Years.	15 Years.	18 Years.
20	$ 5	$ 33	$ 76	$125	$182	$ 12	$ 76	$177	$296	$418	$ 28	$175	$427	$717	$924
21	5	34	79	130	189	12	77	181	302	427	28	175	427	717	924
22	5	35	82	135	197	12	78	185	309	436	28	175	427	717	924
23	5	36	86	141	205	12	80	189	315	446	28	174	427	717	924
24	6	38	89	147	213	12	82	193	322	456	28	174	426	717	924
25	6	40	93	153	222	12	85	197	329	466	28	174	426	717	924
26	6	42	97	159	230	12	86	202	337	476	28	174	426	717	924
27	7	43	101	166	240	12	88	207	344	486	28	174	426	717	924
28	7	45	106	172	249	13	90	211	352	497	28	174	426	717	924
29	7	48	110	179	259	14	92	216	360	508	28	174	426	716	924
30	8	50	115	187	269	14	94	221	368	519	28	175	426	716	924
31	8	51	120	195	279	14	96	227	377	531	28	175	426	716	924
32	8	53	125	202	289	14	98	232	385	542	28	175	426	716	924
33	8	56	130	211	300	15	101	237	394	554	28	175	426	716	924
34	9	58	136	219	311	15	104	243	403	566	28	175	426	715	924
35	9	61	142	228	322	15	107	249	412	578	28	175	426	715	924
36	10	64	148	237	333	16	109	255	421	590	28	175	426	715	924
37	10	67	154	246	344	17	112	261	430	602	28	175	426	715	924
38	11	70	160	255	356	17	115	267	439	614	28	175	426	714	924
39	12	72	167	265	368	18	118	273	449	626	28	175	426	714	924
40	12	76	173	274	379	18	121	279	458	639	28	175	426	713	924
41	12	80	181	284	391	19	124	285	467	651	28	175	426	713	924
42	12	88	188	294	403	20	127	292	476	663	28	175	426	712	924
43	13	86	195	304	415	20	130	298	486	676	28	176	426	712	924
44	14	90	202	314	427	20	133	304	495	688	28	176	426	711	924
45	15	95	210	324	439	21	135	310	504	700	28	176	426	710	924
46	16	98	218	335	451	21	139	316	513	712	28	177	426	709	924
47	16	102	225	345	462	22	142	322	521	724	28	177	425	708	924
48	17	106	238	355	474	23	145	328	530	735	28	178	425	707	924
49	18	109	241	366	485	23	148	334	538	746	28	178	425	706	924
50	19	114	249	376	496	24	150	340	546	758	29	178	425	704	924
51	20	118	257	386	508	24	153	346	554	769	29	179	424	702	924
52	20	122	265	397	518	25	156	351	561	779	29	179	424	701	924
53	21	126	273	407	529	25	159	356	568	790	29	180	423	699	924
54	22	130	281	417	540	26	162	361	575	800	29	181	423	696	924
55	23	135	290	427	551	27	165	366	581	810	30	181	423	694	924
56	24	140	298	436	562	....	....	....	....	....	....	....	....	....	....
57	24	144	306	446	574	....	....	....	....	....	....	....	....	....	....
58	25	148	314	456	586	....	....	....	....	....	....	....	....	....	....
59	26	152	322	465	598	....	....	....	....	....	....	....	....	....	....
60	27	157	330	475	610	....	....	....	....	....	....	....	....	....	....

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Age at issue.	Ordin'ry Life (Endowment at 85) at end of					20-Premiums Life (Endowment at 85) end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
6	$3	$ 70	$182	$294	$390	$56	$209	$473	$742	$948	$91	$264	$534	$782	$958
7	4	72	186	300	397	57	210	474	742	949	91	264	534	782	958
8	5	74	190	306	405	57	211	475	743	949	91	264	534	782	958
9	6	77	194	312	412	58	212	477	744	949	91	263	534	782	958
9	7	80	199	318	420	59	214	478	745	949	91	263	534	782	958
	8	82	204	324	427	60	215	480	746	949	91	263	534	782	958
	9	84	209	330	435	60	216	481	747	949	91	263	534	782	958
	10	87	214	337	443	61	217	482	748	949	91	263	534	782	958
	12	90	219	344	451	61	218	483	749	950	91	263	534	782	958
	13	93	224	351	459	62	219	484	749	950	91	263	533	781	958
	14	95	229	358	467	62	220	485	750	950	91	262	533	781	958
	15	98	234	365	475	63	221	486	751	950	91	262	533	781	958
	16	101	239	372	483	64	222	487	751	950	91	262	532	781	958
	18	104	244	379	491	64	223	488	752	950	91	262	532	781	958
	19	107	250	386	500	65	224	489	752	950	91	262	531	780	957
	20	110	255	393	508	65	225	490	753	950	90	261	531	780	957
	21	113	260	400	516	66	226	491	753	950	90	261	531	780	957
	23	116	266	407	524	67	227	492	754	950	90	261	531	779	957
	24	119	272	415	532	67	228	493	754	950	90	261	530	779	957
	26	123	278	423	541	68	229	494	754	950	90	261	530	778	957
	27	126	284	430	549	68	229	495	754	950	90	261	530	778	957
	28	130	290	437	557	69	230	496	754	950	90	261	529	777	957
	29	133	296	445	564	69	231	496	754	950	90	260	529	777	956
	31	137	302	452	572	70	232	497	754	950	90	260	528	776	956
	32	140	308	460	580	70	233	497	754	950	90	260	528	775	956
	33	143	314	467	587	70	234	497	754	950	89	259	527	774	956
	34	146	320	474	595	71	235	498	753	949	89	259	527	773	955
	36	150	326	482	602	71	235	498	753	949	89	259	526	772	955
	37	153	332	489	610	71	236	498	752	948	89	258	525	771	955
	39	157	338	496	618	71	236	498	751	948	88	258	524	770	954
	40	160	343	503	625	71	236	498	750	947	88	257	523	769	954
	41	163	349	510	632	71	236	497	749	947	88	256	521	767	953
	42	167	354	517	639	71	236	496	747	946	87	255	519	765	952
	43	170	360	524	647	70	235	495	745	945	86	254	517	763	951
	45	174	366	531	655	70	235	494	743	944	85	253	515	761	950
	46	177	371	538	662	70	235	493	741	943	84	252	513	758	949
	47	180	377	545	669	70	234	492	739	942	83	251	511	755	948
	49	183	382	552	677	70	234	490	737	941	82	250	508	752	947
	52	186	388	559	686	70	233	489	735	940	80	248	506	749	946
	54	189	394	566	696	71	233	487	732	939	78	246	503	746	944
	57	192	399	573	707	72	232	485	729	938	76	244	500	742	943
	59	195	405	581	719	73	231	483	726	936	76	242	497	738	941
	62	199	411	590	733	74	230	481	722	934	76	239	493	734	939
	64	203	417	599	750	75	230	479	718	932	77	237	489	729	937
	66	208	423	609	770	75	230	477	714	930	77	235	485	724	935

Paid-up Values (Nonparticipating) on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life (Endowment at 85) at end of					20-Premiums Life (Endowment at 85) at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$36	$ 71	$183	$309	$415	$82	$171	$449	$729	$945	$135	$252	$531	$782	$958
21	38	73	188	313	423	82	171	450	730	945	135	250	530	782	958
22	38	75	193	320	430	82	171	453	731	944	133	250	530	781	958
23	39	77	198	329	437	83	174	453	731	945	133	250	530	781	958
24	40	79	202	334	446	84	174	455	733	946	133	250	529	781	957
25	42	82	209	342	454	84	177	457	733	946	133	248	529	781	957
26	42	84	213	349	463	84	179	458	735	945	131	248	528	781	957
27	44	85	219	356	472	85	179	459	735	946	131	248	528	779	957
28	44	86	225	362	480	85	181	460	736	946	131	246	527	779	957
29	45	90	230	370	488	85	183	463	738	946	129	246	526	779	957
30	47	91	235	377	497	86	185	464	738	946	129	246	526	778	957
31	47	94	242	384	505	87	187	466	739	947	127	244	525	778	957
32	48	95	246	392	513	87	188	468	739	947	127	244	524	778	957
33	50	98	253	398	520	87	189	468	740	946	127	244	524	777	956
34	51	99	256	406	529	87	191	468	740	947	125	241	524	776	956
35	53	102	264	414	537	88	191	471	741	947	125	241	522	776	956
36	54	104	271	421	545	89	192	472	741	946	125	241	521	774	956
37	55	107	276	429	552	89	193	472	741	947	123	239	521	774	956
38	57	111	282	436	560	90	196	474	742	946	123	239	520	774	955
39	58	115	290	443	567	90	196	476	741	947	122	238	518	772	955
40	59	117	295	451	575	91	198	476	741	945	120	238	517	772	955
41	60	121	300	457	582	91	198	476	741	945	120	237	517	770	954
42	61	125	307	464	589	91	200	477	741	946	120	236	516	769	954
43	62	130	313	471	598	91	202	478	740	946	118	236	515	768	954
44	64	134	319	478	604	91	202	477	738	944	117	233	512	767	953
45	66	136	324	484	610	92	203	477	738	944	117	232	511	765	953
46	66	141	330	490	618	93	204	477	737	943	116	231	510	763	952
47	68	144	335	498	625	93	205	476	735	943	115	230	508	761	951
48	68	148	341	503	631	93	205	476	734	942	113	229	505	758	951
49	71	150	347	510	638	95	206	476	732	942	112	228	504	756	950
50	71	154	351	517	645	95	206	475	730	941	112	227	501	753	949
51	73	158	357	523	658	96	206	473	728	939	111	225	499	751	948
52	73	161	362	529	660	96	207	473	725	938	110	225	497	747	947
53	75	164	369	537	668	96	207	472	723	937	109	223	493	744	944
54	77	168	374	543	676	97	207	471	720	935	108	222	491	740	943
55	79	171	380	550	686	97	207	469	718	934	107	220	488	737	942
56	82	173	384	557	696	98	208	468	714	932	106	219	484	732	940
57	83	178	390	565	706	98	208	465	710	932	106	217	481	727	938
58	85	180	396	573	722	99	208	464	707	929	105	217	477	722	936
59	88	184	403	582	739	99	208	462	702	928	104	214	474	717	934
60	89	188	408	591	760	100	208	460	698	926	104	214	470	711	932

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowme at end of			
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.
16	...	...	...	...	...	$49	$199	$459	$726	$945	$109	$281	$547	$787
17	...	...	...	...	...	49	200	460	727	945	109	281	547	787
18	...	...	...	...	...	50	201	461	728	945	109	281	547	787
19	...	...	...	...	...	50	202	463	729	946	108	280	546	786
20	...	...	...	...	...	50	203	464	730	946	108	280	546	786
21	$23	$91	$204	$314	$421	50	204	465	730	945	107	279	546	786
22	23	93	208	321	429	51	205	467	731	946	107	279	545	786
23	23	95	213	328	437	51	206	469	732	946	106	278	545	785
24	24	97	217	334	446	52	207	470	733	946	105	278	544	785
25	24	99	222	342	454	52	208	471	734	947	105	277	544	784
26	25	101	226	348	462	52	208	471	734	947	104	276	543	784
27	25	104	232	355	471	53	209	473	736	947	104	276	543	784
28	26	107	237	362	478	53	210	475	737	947	103	275	542	783
29	26	109	243	369	486	54	211	476	738	947	103	275	542	783
30	27	112	248	377	495	54	212	477	739	947	102	274	541	782
31	28	114	254	383	504	55	213	478	740	947	101	273	540	782
32	29	117	258	391	511	55	214	479	740	947	100	273	539	782
33	30	119	264	398	518	55	215	479	741	947	99	272	539	781
34	31	123	270	405	527	56	214	481	741	947	98	271	538	781
35	32	126	275	413	534	56	216	482	742	947	97	270	537	780
36	33	129	281	420	542	56	216	482	742	947	97	269	536	779
37	33	131	287	427	550	56	217	483	742	947	96	268	535	778
38	34	134	292	434	557	56	217	484	741	947	95	267	534	778
39	35	138	298	441	564	57	218	485	741	947	94	266	533	677
40	36	141	304	448	571	57	219	486	742	947	93	265	532	776
41	37	144	309	455	578	57	219	486	741	947	92	264	531	775
42	38	147	315	462	585	57	219	486	740	946	91	263	530	774
43	39	150	320	468	592	57	219	486	739	945	90	262	529	773
44	39	153	326	474	598	57	221	487	738	945	89	260	527	771
45	40	157	331	481	605	57	221	486	737	944	88	259	526	769
46	41	160	336	487	611	57	221	486	736	944	86	258	524	767
47	42	162	341	493	617	57	222	486	735	943	85	257	522	765
48	43	165	347	499	623	57	223	484	734	942	84	256	520	663
49	44	168	351	504	628	57	223	483	732	941	83	254	517	760
50	45	171	356	510	634	57	224	483	730	940	81	252	514	757
51	46	174	361	516	639	57	224	481	728	939	79	250	512	754
52	47	177	366	521	644	57	224	479	725	938	78	248	509	751
53	48	180	370	526	649	57	223	478	722	937	76	246	506	748
54	48	182	375	531	654	57	233	476	719	936	75	245	503	744
55	49	185	379	536	659	57	223	476	716	635	73	243	499	740
56	49	187	384	541	663	57	222	472	713	933	...	...	...	...
57	50	190	388	545	669	57	223	470	709	931	...	...	...	...
58	50	192	392	549	674	57	222	468	705	929	...	...	...	...
59	51	195	396	554	681	57	221	465	701	927	...	...	...	...
60	51	197	400	559	688	57	221	463	696	925	...	...	...	...

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.	3 Years.	10 Years.	15 Years.	19 Years.
20	$30	$201	$322	$426	$110	$474	$743	$948	$158	$544	$788	$959
21	32	206	329	434	111	475	744	948	158	544	788	959
22	34	211	336	442	112	477	745	948	158	544	788	959
23	36	216	343	450	113	479	746	948	158	544	788	959
24	39	222	350	458	114	481	747	949	158	543	787	959
25	42	227	357	467	116	483	748	949	158	543	787	959
26	44	232	364	475	117	485	749	949	158	543	787	959
27	46	238	371	483	118	487	750	949	158	542	787	959
28	48	244	378	491	119	489	751	950	158	542	786	959
29	51	250	385	500	121	490	752	950	157	542	786	959
30	54	256	393	508	123	491	752	950	157	541	786	959
31	56	262	400	516	124	492	753	950	157	541	785	958
32	58	268	407	524	125	495	753	950	157	541	785	958
33	61	274	416	532	126	496	754	950	157	540	784	958
34	64	280	422	540	128	497	754	950	157	540	784	958
35	67	286	430	548	129	498	755	950	157	540	784	958
36	69	292	438	556	131	499	755	950	157	539	783	958
37	72	298	446	564	132	500	755	950	157	539	783	957
38	75	304	453	572	133	501	755	949	157	539	782	957
39	78	311	460	579	134	502	755	949	157	538	782	957
40	81	318	467	586	135	503	755	949	156	538	781	957
41	83	324	474	593	137	503	754	949	156	537	780	957
42	86	330	481	600	138	503	754	949	156	537	779	956
43	89	336	488	607	139	504	753	948	156	536	778	956
44	92	342	495	614	140	504	753	948	156	535	777	956
45	95	348	501	620	141	505	752	948	156	534	776	955
46	97	354	507	626	142	505	751	947	156	533	774	955
47	100	360	513	632	143	505	750	947	156	532	772	954
48	103	366	519	638	144	504	749	946	156	530	770	953
49	106	371	525	644	144	504	747	945	156	528	768	952
50	109	376	531	649	145	503	745	944	156	526	766	951
51	111	381	537	654	145	502	743	943	155	524	763	950
52	113	386	543	659	145	501	741	942	155	522	760	949
53	116	391	548	664	146	500	738	941	155	520	757	948
54	119	396	553	669	146	499	735	940	155	517	754	947
55	122	401	558	674	147	497	732	938	154	515	751	945
56	124	406	562	679	147	496	728	936	154	512	747	944
57	126	411	567	685	148	494	724	934	154	509	743	942
58	129	415	572	690	148	492	720	932	154	506	738	940
59	131	419	576	696	149	490	716	930	153	503	733	938
60	133	424	581	703	149	488	712	928	153	499	727	936

Paid-Up Values (Participating) on $1,000 Participat
Policies.

Paid-up Values (Nonparticipating) on $1,000 Participating and Nonparticipating Policies

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
18 to 21	$ 45	$ 90	$204	$315	$422	$ 92	$193	$451	$712	$923	$148	$263	$532	$774	$954
22	46	93	208	321	429	93	195	453	714	923	148	263	531	774	954
23	47	95	213	328	438	94	196	455	715	924	147	262	531	773	954
24	49	97	218	334	446	95	197	456	716	925	147	261	530	773	954
25	50	100	222	341	454	96	198	457	717	926	146	261	530	773	954
26	51	102	227	348	462	96	200	459	718	926	146	260	530	773	954
27	52	104	232	355	470	97	201	460	719	927	145	260	529	772	954
28	54	107	238	362	478	98	202	462	721	928	144	259	528	772	954
29	55	110	242	370	486	98	203	463	722	928	144	259	528	772	954
30	56	112	248	376	495	99	204	465	723	929	143	258	527	771	953
31	58	115	253	384	503	100	205	466	724	930	142	257	526	770	953
32	59	117	258	391	511	100	206	467	725	930	142	256	526	770	953
33	61	120	264	398	518	101	207	469	726	930	141	255	525	769	953
34	62	123	270	405	527	102	208	470	726	930	140	255	524	769	953
35	64	126	275	413	535	103	209	471	727	931	139	254	523	768	953
36	65	129	281	420	542	103	210	472	728	931	138	253	523	767	952
37	67	132	287	427	550	103	211	473	729	932	137	252	522	767	952
38	68	135	292	434	557	104	212	474	729	932	136	251	521	766	952
39	70	138	298	441	564	104	213	475	730	932	135	250	520	765	951
40	71	141	304	448	571	105	213	476	729	932	134	249	519	764	951
41	73	144	309	455	579	105	214	476	729	932	133	248	518	763	951
42	75	147	315	462	585	106	215	477	729	932	132	247	517	762	950
43	76	150	320	468	592	106	215	477	729	931	131	246	515	760	950
44	78	153	326	474	598	106	216	478	728	931	130	245	514	759	949
45	80	156	331	481	605	107	216	477	727	931	129	244	512	757	949
46	82	159	337	487	611	107	216	477	726	931	128	243	510	755	948
47	83	162	342	492	617	107	216	477	724	931	127	241	508	753	948
48	85	165	347	498	623	107	216	476	723	930	125	240	506	751	947
49	86	168	351	504	628	107	216	474	721	929	124	238	503	748	946
50	88	171	356	510	634	107	216	473	719	928	123	237	501	745	945
51	90	174	361	516	639	107	216	472	717	927	121	235	498	742	944
52	91	176	365	521	644	107	216	470	715	927	120	233	495	739	943
53	93	179	370	526	648	107	215	469	712	926	119	231	492	736	941
54	94	182	375	531	654	106	215	467	709	924	117	230	489	732	940
55	96	184	379	536	659	106	214	466	705	923	116	228	486	728	938
56	97	187	384	541	663	....	....	....	....	....	....	....	....	....	....
57	98	190	388	545	669	....	....	....	....	....	....	....	....	....	....
58	100	192	392	549	674	....	....	....	....	....	....	....	....	....	....
59	101	195	396	554	681	....	....	....	....	....	....	....	....	....	....
60	103	197	400	559	687	....	....	....	....	....	....	....	....	....	....

Paid-up Values (Participating) on $1,000 Participating Policies

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	$11	$77	$178	$275	$450	$29	$196	$456	$722	$943	$61	$243	$523	$775	$957
16	11	79	181	282	455	29	200	458	725	944	61	243	523	775	957
17	14	82	185	289	461	32	200	460	726	944	61	243	523	775	957
18	14	84	190	294	467	32	200	461	729	944	61	243	522	775	957
19	14	85	193	304	473	34	200	462	729	945	61	242	522	775	957
20	13	87	198	307	480	34	204	461	731	946	61	242	522	775	957
21	16	90	204	315	487	33	203	463	730	943	61	242	522	774	956
22	16	92	208	321	493	34	203	465	730	943	61	242	521	774	956
23	16	94	212	327	501	34	204	466	731	944	61	240	521	774	956
24	16	97	217	332	508	34	205	468	732	944	61	240	520	774	956
25	16	99	222	340	515	34	206	469	733	945	61	240	520	773	956
26	17	101	227	349	523	35	206	470	734	945	61	240	520	773	956
27	17	104	231	355	531	35	207	472	735	946	61	240	520	773	956
28	17	106	236	361	538	35	208	473	736	946	61	240	520	772	956
29	17	109	241	369	544	35	208	475	737	946	61	240	520	772	956
30	18	112	246	375	552	35	209	475	738	946	61	241	519	772	956
31	18	114	253	382	560	35	215	477	738	946	61	241	519	772	956
32	18	117	257	390	567	36	212	477	739	946	61	241	519	772	955
33	19	120	263	398	573	36	213	479	739	947	61	240	518	771	955
34	20	122	268	405	579	36	214	479	740	947	61	240	518	770	955
35	20	124	274	412	586	36	214	480	740	947	61	240	518	770	955
36	21	129	281	419	593	36	216	482	741	946	60	240	517	770	955
37	22	131	286	426	599	36	217	483	741	946	60	239	517	769	955
38	23	135	292	433	606	37	219	484	740	947	60	239	516	768	954
39	23	137	297	440	613	37	219	484	741	946	60	238	515	768	954
40	24	140	303	447	619	37	219	485	741	945	60	239	515	767	954
41	24	143	308	453	625	37	221	485	741	946	60	238	515	766	954
42	25	147	314	460	630	37	220	485	740	946	60	238	514	765	953
43	26	150	319	466	637	37	221	486	739	945	61	239	513	764	953
44	26	153	325	473	642	37	223	485	738	944	61	238	512	763	952
45	26	156	330	479	646	38	223	486	738	943	60	237	511	761	952
46	27	159	336	485	653	38	224	485	736	943	60	238	510	760	951
47	27	162	341	492	658	38	224	484	735	942	60	236	508	758	951
48	28	165	347	498	662	38	223	484	733	941	60	237	507	756	950
49	29	168	351	503	668	39	223	482	732	942	59	236	505	754	949
50	29	170	356	509	673	39	223	481	729	940	60	234	503	751	948
51	30	173	361	515	678	39	223	480	726	939	60	232	501	748	947
52	30	176	365	521	682	38	223	478	724	937	60	233	499	745	945
53	31	179	369	525	686	39	223	478	722	937	59	232	496	742	944
54	32	181	373	530	690	39	222	476	719	936	60	232	493	738	944
55	33	184	378	534	694	39	223	474	717	934	59	230	491	734	941
56	34	187	382	539	698	39	222	472	712	932	59	230	488	731	940
57	34	189	386	544	703	39	222	471	709	930	58	229	485	726	938
58	34	192	390	548	708	39	221	469	704	928	59	228	482	721	936
59	35	194	395	553	714	39	220	466	699	925	58	227	478	716	934
60	35	197	399	558	720	39	219	464	694	923	59	226	475	710	

Paid-up Values (Participating) on $1,000 Policies.

Age at Issue	Ordinary Life at end of 2 Years.	10 Years.	15 Years.	20 Years.	20-Premiums Life at end of 2 Years.	10 Years.	15 Years.	19 Years.	20-Year Endowment at end of 2 Years.	10 Years.	15 Years.	19 Years.
20	$1 17	212 01	$316 61	$418 01	$55 38	$492 07	$744 69	$948 72	$91 72	$541 71	$781 56	$958 01
21	2 75	216 56	322 91	425 58	56 39	493 20	745 46	948 91	91 67	541 53	781 41	957 97
22	4 39	221 20	329 30	433 26	57 41	494 34	746 25	949 06	91 61	541 36	781 27	957 92
23	6 04	225 95	335 79	441 04	58 45	495 46	747 01	949 24	91 58	541 18	781 11	957 87
24	7 74	230 74	342 36	448 90	59 49	496 55	747 76	949 41	91 53	540 99	780 93	957 82
25	9 44	235 64	349 05	456 81	60 53	497 64	748 47	949 55	91 49	540 79	780 75	957 77
26	11 17	240 62	355 77	464 81	61 58	498 69	749 12	949 66	91 44	540 58	780 54	957 71
27	12 92	245 68	362 63	472 83	62 57	499 72	749 77	949 82	91 40	540 35	780 32	957 64
28	14 70	250 84	369 55	480 92	63 58	500 73	750 39	949 91	91 36	540 12	780 10	957 56
29	16 50	256 08	376 57	489 04	64 60	501 72	750 96	950 02	91 29	539 86	779 84	957 48
30	18 35	261 42	383 70	497 14	65 63	502 69	751 48	950 10	91 27	539 60	779 58	957 39
31	20 19	266 79	390 90	505 22	66 65	503 57	751 99	950 15	91 23	539 32	779 30	957 30
32	22 08	272 29	398 15	513 26	67 64	504 45	752 44	950 18	91 19	539 02	778 98	957 18
33	23 96	277 90	405 45	521 26	68 61	505 30	752 85	950 20	91 14	538 71	778 64	957 07
34	25 93	283 58	412 81	529 21	69 61	506 12	753 20	950 18	91 11	538 40	778 29	956 93
35	27 88	289 36	420 16	537 09	70 61	506 91	753 45	950 15	91 09	538 07	777 90	956 78
36	29 87	295 22	427 50	544 90	71 59	507 68	753 64	950 08	91 07	537 74	777 44	956 61
37	31 89	301 13	434 81	552 61	72 54	508 38	753 74	949 97	91 05	537 38	776 95	956 42
38	33 89	307 11	442 07	560 22	73 51	509 02	753 72	949 82	91 03	537 00	776 39	956 20
39	35 96	313 14	449 29	567 74	74 44	509 62	753 62	949 65	91 04	536 60	775 76	955 97
40	38 05	319 15	456 45	575 16	75 40	510 12	753 39	949 43	91 06	536 12	775 06	955 70
41	40 20	325 17	463 54	582 45	76 36	510 52	753 05	949 15	91 11	535 61	774 25	955 40
42	42 36	331 12	470 52	589 63	77 34	510 79	752 54	948 83	91 17	535 00	773 36	955 06
43	44 53	337 03	477 41	596 64	78 28	510 93	751 91	948 47	91 25	534 29	772 34	954 68
44	46 72	342 85	484 19	603 51	79 21	510 92	751 12	948 03	91 35	533 48	771 18	954 25
45	48 93	348 60	490 87	610 24	80 12	510 76	750 16	947 55	91 44	532 54	769 88	953 76
46	51 13	354 26	497 40	616 80	80 99	510 42	749 03	946 99	91 53	531 45	768 43	953 22
47	53 30	359 82	503 89	623 18	81 84	509 92	747 72	946 35	91 62	530 23	766 80	952 61
48	55 42	365 30	510 10	629 37	82 62	509 26	746 20	945 65	91 67	528 84	764 99	951 93
49	57 48	370 69	516 26	635 38	83 32	508 45	744 51	944 85	91 69	527 32	762 98	951 17
50	59 58	376 00	522 32	641 20	83 96	507 51	742 63	943 96	91 68	525 64	760 78	950 32
51	61 55	381 27	528 25	646 82	84 59	506 44	740 56	942 98	91 69	523 83	758 35	949 38
52	63 55	386 47	534 06	652 25	85 20	505 25	738 28	941 88	91 69	521 88	755 69	948 33
53	65 53	391 59	539 73	657 58	85 77	503 95	735 80	940 67	91 67	519 80	752 83	947 17
54	67 48	396 67	545 23	662 85	86 30	502 54	733 08	939 35	91 68	517 57	749 68	945 83
55	69 42	401 66	550 56	668 17	86 84	501 04	730 11	937 91	91 69	515 24	746 23	944 46
56	71 35	406 57	555 72	673 65	87 36	499 41	726 85	936 31	.....	.....	.....	.....
57	73 28	411 37	560 71	679 37	87 90	497 67	723 29	934 58	.....	.....	.....	.....
58	75 16	416 07	565 59	685 41	88 43	495 78	719 40	932 68	.....	.....	.....	.....
59	77 02	420 60	570 46	691 79	88 95	493 73	715 23	930 63	.....	.....	.....	.....
60	78 85	424 99	575 45	698 59	89 46	491 51	710 84	928 40	.....	.....	.....	.....
61	80 66	429 19	580 70	705 67	89 98	489 11	706 30	925 95	.....	.....	.....	.....
62	82 45	433 22	586 32	713 14	90 52	486 58	701 72	923 31	.....	.....	.....	.....
63	84 20	437 18	592 42	721 16	91 09	484 03	697 24	920 42	.....	.....	.....	.....
64	85 89	441 18	599 04	730 03	91 64	481 60	692 95	917 26	.....	.....	.....	.....
65	87 52	445 41	606 26	739 99	92 21	479 53	688 90	913 84	.....	.....	.....	.....

Paid-Up Values (Nonparticipating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$43	$93	$224	$346	$447	$150	$250	$500	$750	$950	$150	$263	$541	$785	$959
21	44	94	228	351	454	150	250	500	750	950	150	263	541	785	959
22	45	98	231	356	460	150	250	500	750	950	150	262	541	784	959
23	46	102	237	362	465	150	250	500	750	950	150	262	539	784	959
24	48	102	239	366	472	150	250	500	750	950	150	262	539	784	958
25	51	106	244	372	477	150	250	500	750	950	150	262	539	784	958
26	52	109	249	378	484	150	250	500	750	950	150	262	538	783	958
27	54	112	254	383	490	150	250	500	750	950	150	262	538	782	958
28	55	115	258	388	496	150	250	500	750	950	150	261	538	782	958
29	57	117	262	393	503	150	250	500	750	950	150	261	538	782	958
30	59	120	268	399	508	150	250	500	750	950	150	261	537	782	958
31	60	122	271	403	515	150	250	500	750	950	150	261	537	781	958
32	62	127	276	409	519	150	250	500	750	950	150	260	535	780	957
33	65	129	279	415	525	150	250	500	750	950	150	260	535	780	957
34	66	131	284	420	531	150	250	500	750	950	150	259	534	779	957
35	69	135	288	426	538	150	250	500	750	950	150	259	534	779	957
36	70	137	293	431	543	150	250	500	750	950	150	259	533	777	957
37	73	140	297	437	550	150	250	500	750	950	150	258	532	777	956
38	76	144	302	441	554	150	250	500	750	950	150	258	531	776	956
39	77	147	306	446	561	150	250	500	750	950	150	257	530	774	956
40	79	150	311	452	567	150	250	500	750	950	150	256	530	774	955
41	81	151	316	457	572	150	250	500	750	950	150	256	527	772	955
42	84	156	319	462	578	150	250	500	750	950	150	255	527	771	955
43	86	158	323	468	583	150	250	500	750	950	150	254	526	769	954
44	88	161	329	472	590	150	250	500	750	950	150	254	523	768	954
45	90	163	333	478	595	150	250	500	750	950	150	254	522	766	953
46	92	167	337	484	602	150	250	500	750	950	150	253	520	764	952
47	94	170	342	488	607	150	250	500	750	950	150	252	519	763	952
48	96	173	346	494	614	150	250	500	750	950	150	251	516	760	951
49	98	175	351	499	620	150	250	500	750	950	150	250	515	758	950
50	99	179	356	504	628	150	250	500	750	950	150	250	512	755	950
51	103	182	359	509	634	150	250	500	750	950	150	250	510	753	950
52	104	184	364	514	640	150	250	500	750	950	150	250	507	750	950
53	107	187	368	519	645	150	250	500	750	950	150	250	506	750	950
54	108	190	372	524	650	150	250	500	750	950	150	250	502	750	950
55	111	193	377	529	654	150	250	500	750	950	150	250	500	750	950
56	112	196	381	535	657	...	...	...	...	...	...	...	...	...	...
57	115	200	386	541	660	...	...	...	...	...	...	...	...	...	...
58	116	203	391	546	664	...	...	...	...	...	...	...	...	...	...
59	119	205	395	550	667	...	...	...	...	...	...	...	...	...	...
60	121	208	399	554	671	...	...	...	...	...	...	...	...	...	...

Paid-up Values (Nonparticipating) on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	45	90	203	314	421	101	204	465	731	945	125	252	525	782	958
22	46	92	208	321	429	102	205	467	732	946	125	252	524	782	958
23	47	94	212	327	437	102	206	468	733	946	125	251	524	782	958
24	48	97	217	334	445	103	207	469	734	946	125	251	523	781	958
25	49	99	222	341	453	103	208	471	735	946	123	250	523	781	958
26	51	101	227	348	461	104	208	472	735	946	123	249	522	781	958
27	52	104	232	355	470	104	210	473	736	946	121	249	522	780	958
28	53	106	237	362	478	105	210	474	737	947	121	248	521	780	957
29	54	109	242	369	486	105	241	475	738	947	121	247	521	779	957
30	56	112	247	376	494	106	212	477	738	947	119	247	520	779	957
31	57	114	253	383	502	106	213	478	739	947	119	246	519	778	957
32	59	117	258	390	510	107	214	479	740	947	119	245	519	778	957
33	60	120	264	398	518	107	215	480	740	947	117	244	518	777	957
34	62	122	269	405	526	108	215	481	741	947	117	244	517	777	957
35	63	125	275	412	534	108	216	482	741	947	117	243	516	776	956
36	64	128	280	419	541	109	217	483	742	947	115	242	516	775	956
37	66	131	286	427	549	109	218	483	742	947	115	241	515	775	956
38	68	134	292	434	556	110	219	484	742	947	114	240	514	774	956
39	69	137	297	441	563	110	219	485	742	947	113	239	513	773	955
40	71	140	303	447	571	111	220	486	741	946	112	239	512	772	955
41	73	143	309	454	578	111	221	486	741	946	112	238	511	771	955
42	74	147	315	461	584	112	221	486	741	946	112	237	510	770	954
43	76	150	320	468	591	112	222	487	740	945	110	236	509	768	954
44	78	153	325	473	598	112	223	486	738	945	109	235	507	767	953
45	79	156	331	480	604	113	223	486	738	945	109	234	506	765	953
46	81	159	336	486	610	113	223	486	737	943	108	233	504	763	952
47	83	162	341	492	616	113	224	485	735	943	108	232	502	761	952
48	84	165	346	498	622	113	224	484	733	943	106	231	500	759	951
49	86	168	350	504	627	114	224	483	732	942	105	230	498	757	950
50	87	170	356	509	633	114	224	482	729	940	104	228	496	754	949
51	89	173	360	515	638	114	224	481	727	939	104	227	493	751	948
52	90	176	365	520	643	114	224	480	725	938	103	226	491	748	947
53	92	179	370	525	648	114	223	478	722	937	102	224	488	745	945
54	93	181	374	530	653	114	223	477	719	935	101	223	485	741	944
55	95	184	378	535	658	114	223	475	716	934	100	222	482	737	942
56	96	187	383	540	663	114	222	473	713	932	99	220	479	733	941
57	98	189	387	544	668	114	222	471	709	930	99	219	476	728	939
58	99	192	391	549	674	114	222	469	704	928	99	218	472	723	937
59	101	194	395	553	680	114	222	467	700	926	98	216	469	717	934
60	102	197	399	558	686	114	221	464	695	924	97	215	465	712	932

Paid-up Values (Nonparticipating) on $1,000 Nonparticipat Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowm at end of			
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.
15	....	....	....	....	....	$72	$173	$457	$725	$944	$142	$271	$541	784
16	....	....	....	....	....	73	175	458	726	944	141	270	540	783
17	....	....	....	....	....	74	176	459	727	945	141	270	540	783
18	....	....	....	....	....	75	177	461	728	945	140	270	540	783
19	....	....	....	....	....	76	179	462	729	945	140	269	540	783
20	$33	$78	$198	$308	$414	77	180	464	730	945	140	269	539	783
21	35	80	203	314	421	78	181	465	731	946	139	268	539	783
22	36	83	208	321	429	79	183	467	732	946	139	268	538	782
23	37	85	212	327	437	80	184	468	733	946	138	267	538	782
24	39	88	217	334	445	81	185	469	734	946	138	267	537	782
25	40	90	222	341	453	82	187	471	735	946	137	266	537	781
26	41	93	227	348	462	83	188	472	736	947	137	266	536	782
27	43	95	232	355	470	83	189	473	736	947	136	265	536	781
28	44	98	237	362	478	84	191	474	737	947	135	264	535	780
29	46	101	242	369	486	85	192	476	738	947	135	263	535	780
30	45	101	247	376	494	83	190	477	739	947	134	263	534	779
31	46	104	253	383	502	84	192	478	739	947	133	262	533	779
32	48	107	258	390	510	85	193	479	740	947	133	261	532	778
33	49	110	264	398	518	86	194	480	741	947	132	260	532	778
34	51	113	269	406	526	87	196	481	741	947	131	260	531	777
35	53	116	275	412	534	88	197	482	741	947	130	259	530	777
36	55	119	280	419	542	89	198	483	742	947	130	258	529	776
37	56	122	286	427	549	90	199	484	742	947	129	257	529	775
38	58	125	292	434	556	91	200	484	742	947	128	256	528	774
39	60	128	298	441	564	91	201	485	742	947	127	255	527	773
40	59	129	303	448	571	90	200	486	742	947	126	255	526	772
41	61	133	309	454	578	91	201	486	741	946	126	254	525	772
42	63	136	315	461	585	92	203	486	741	946	127	253	524	770
43	65	139	320	468	591	93	204	487	740	946	124	252	522	769
44	67	143	325	474	598	94	205	486	739	945	123	251	521	767
45	69	146	331	480	604	94	205	486	738	945	122	250	519	766
46	71	149	336	486	610	95	206	486	737	944	121	249	518	764
47	73	153	341	492	616	96	207	485	735	943	121	248	516	762
48	75	156	346	498	622	96	207	484	734	943	120	246	514	760
49	76	159	351	504	628	97	208	484	732	942	119	245	511	757
50	76	162	356	509	633	95	206	482	730	941	118	244	509	754
51	78	165	360	515	638	96	206	481	727	940	117	242	507	752
52	80	167	365	520	643	96	207	480	725	939	116	241	504	749
53	82	170	370	525	648	97	207	478	722	937	115	239	501	745
54	83	173	374	530	653	97	207	477	719	936	114	238	498	741
55	85	176	379	535	658	97	207	475	716	934	113	236	495	738
56	87	179	383	540	663	98	207	473	713	933	112	235	492	733
57	88	182	387	545	668	98	207	471	709	931	111	233	489	729
58	90	184	392	549	674	98	207	469	705	929	110	232	485	723
59	92	187	396	553	680	99	207	467	700	926	110	230	481	718
60	93	190	399	558	687	99	207	464	695	924	109	229	478	712

Paid-up Values (Nonparticipating) on $1,000 Participating and Nonparticipating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
20	$33	$ 72	$199	$308	$414	$ 78	$187	$464	$730	$946	$142	$261	$539	$783	$959
21	34	74	203	315	422	78	188	466	731	946	141	260	539	783	959
22	35	77	208	321	430	79	190	467	732	946	141	260	538	782	959
23	36	79	213	328	437	80	191	468	733	947	140	259	538	782	958
24	36	82	218	336	446	81	192	470	734	947	139	259	537	782	958
25	37	85	222	341	454	82	193	471	735	947	139	258	537	781	958
26	38	88	227	348	462	83	194	472	736	947	138	257	536	781	958
27	39	90	232	355	470	84	196	474	737	947	137	257	536	781	958
28	40	93	237	362	478	85	197	475	738	947	137	256	535	780	958
29	41	96	243	369	486	86	198	476	739	948	136	255	535	780	958
30	42	98	248	376	495	87	199	477	739	948	135	254	534	779	958
31	43	101	253	384	503	88	200	478	740	948	135	254	533	779	958
32	44	104	258	391	511	88	201	479	740	948	134	253	533	778	957
33	45	107	264	398	519	89	203	480	741	948	133	252	532	778	957
34	47	110	269	405	527	90	203	481	741	948	132	252	531	777	957
35	48	114	275	413	534	91	205	482	742	948	131	251	530	777	957
36	49	117	281	420	542	92	206	483	742	948	131	250	530	776	957
37	50	120	286	427	549	93	207	484	742	948	130	249	529	775	956
38	51	123	292	434	557	93	208	485	742	948	129	248	528	774	956
39	53	126	298	441	564	94	209	486	742	947	128	247	527	773	956
40	55	130	304	448	571	95	210	486	742	947	127	247	526	772	956
41	57	133	309	455	578	96	211	487	742	947	126	246	525	771	955
42	59	136	315	461	585	97	211	487	740	947	125	245	524	770	955
43	61	140	320	468	592	97	212	487	741	946	125	244	522	769	954
44	63	143	326	474	598	98	213	487	740	946	123	243	521	767	954
45	66	147	331	481	605	99	214	487	740	945	123	242	519	766	953
46	68	150	336	487	611	100	214	487	737	945	122	241	518	764	953
47	69	153	341	493	617	100	215	486	736	944	121	240	516	762	952
48	71	156	346	498	622	101	215	485	734	943	120	239	513	760	951
49	73	159	351	504	628	101	215	484	734	942	119	237	511	757	950
50	75	162	356	510	633	101	215	483	730	941	118	236	509	754	949
51	77	165	361	515	639	102	216	482	728	940	117	235	507	752	948
52	79	168	366	521	644	102	216	480	726	939	116	233	504	749	947
53	80	171	370	526	649	102	215	479	723	938	115	232	501	745	946
54	82	174	375	531	653	103	215	479	720	936	114	230	498	741	945
55	84	176	379	536	658	103	215	476	717	935	113	229	495	738	943
56	86	179	384	540	663	....	....	....	....	....	....	....	....	....	....
57	87	182	388	545	669	....	....	....	....	....	....	....	....	....	....
58	89	185	392	549	674	....	....	....	....	....	....	....	....	....	....
59	91	187	396	554	681	....	....	....	....	....	....	....	....	....	....
60	92	190	400	558	687	....	....	....	....	....	....	....	....	....	....

Paid-up Values (Nonparticipating) on $1,000 Nonparticipating Policies.

Paid-up Values (Participating on Participating Contracts — Nonparticipating on Nonparticipating Contracts) on $1,000 Participating and Nonparticipating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	10 Years	2 Years	5 Years	10 Years	15 Years	10 Years
20	$26	$88	$201	$309	$426	$69	$221	$474	$729	$935	$104	$278	$544	$782	$954
21	26	91	206	316	434	70	222	475	730	935	104	277	543	781	954
22	27	94	211	323	442	71	223	477	732	936	104	277	543	781	954
23	28	97	216	330	450	72	225	479	733	936	104	277	543	781	954
24	29	100	221	337	459	73	226	481	734	937	104	277	543	781	954
25	30	103	227	345	467	74	228	483	736	938	104	277	543	781	954
26	30	106	232	352	477	75	229	484	737	938	104	276	542	780	953
27	31	109	238	359	483	76	231	486	738	938	104	276	542	780	953
28	32	112	244	367	493	77	232	487	739	939	104	276	542	780	953
29	33	116	250	374	500	78	234	489	740	939	104	276	541	780	953
30	34	120	256	382	509	79	236	491	741	940	104	276	541	780	953
31	35	123	262	389	517	80	237	492	742	940	103	275	540	779	953
32	36	126	268	397	525	81	238	493	743	940	103	275	540	779	953
33	38	130	274	405	533	82	239	495	743	940	103	275	540	779	953
34	40	134	280	413	540	83	240	496	744	940	103	275	540	778	953
35	42	138	286	421	548	84	242	498	745	941	103	275	540	778	953
36	44	141	292	429	555	84	243	499	745	941	103	275	539	777	953
37	46	145	298	436	563	85	244	500	745	941	103	275	539	777	953
38	48	149	305	443	571	86	245	501	745	941	103	275	539	776	953
39	50	153	311	450	578	87	246	502	746	941	103	275	538	776	9[illegible]
40	52	157	318	458	586	88	248	503	746	941	103	275	538	775	9[illegible]
41	54	161	324	465	593	88	249	503	745	940	103	274	538	774	9[illegible]
42	56	165	330	472	600	89	250	503	745	940	103	274	537	773	9[illegible]
43	58	169	336	479	607	90	251	504	745	940	103	274	536	772	9[illegible]
44	60	173	342	486	613	91	252	504	744	940	103	274	535	771	9[illegible]
45	62	177	348	493	620	92	254	505	744	940	103	274	534	770	9[illegible]
46	64	181	353	499	626	92	254	504	742	939	103	273	533	768	9[illegible]
47	66	185	359	505	632	93	254	504	741	939	103	273	532	766	9[illegible]
48	68	189	365	512	638	93	255	503	740	938	103	272	530	764	9[illegible]
49	70	193	370	518	643	94	255	503	738	937	103	272	528	762	9[illegible]
50	72	196	376	524	649	95	256	503	737	937	103	271	526	760	9[illegible]
51	74	199	381	529	654	95	256	502	735	936	103	271	524	757	9[illegible]
52	76	202	386	534	659	96	256	501	732	935	103	270	522	754	9[illegible]
53	78	205	391	540	664	96	257	499	730	934	103	269	520	751	9[illegible]
54	80	209	396	545	669	97	257	498	727	933	103	268	518	748	9[illegible]
55	81	213	401	551	674	98	258	497	725	932	103	267	515	745	9[illegible]
56	82	216	405	555	679	98	257	495	721	930	102	267	512	741	9[illegible]
57	83	219	410	560	684	98	257	494	718	928	102	266	509	737	9[illegible]
58	85	222	415	565	690	98	257	492	714	926	102	265	506	732	9[illegible]
59	87	226	419	569	696	98	257	490	711	924	102	264	503	727	9[illegible]
60	89	230	424	574	703	99	257	488	706	922	102	263	499	722	9[illegible]

Paid-up Values (Participating) on $1,000 Participating Policies.

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Age at Issue.	Endowment at Age 85 at end of					20-Premiums Life, at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	$7	$77	$177	$278	$376	$25	$196	$456	$722	$943	$72	$270	$541	$783	$959
16	7	79	181	284	384	28	200	458	725	944	72	270	541	783	959
17	7	81	187	290	392	28	200	460	726	944	72	270	541	783	959
18	7	83	190	296	400	28	200	461	729	944	72	270	539	783	959
19	6	85	195	304	406	27	200	462	729	945	70	268	539	783	959
20	6	87	201	309	415	30	204	461	731	946	70	268	539	782	959
21	6	92	208	316	423	30	203	463	730	946	70	269	539	782	959
22	6	93	208	323	430	29	203	465	730	946	70	269	538	782	959
23	6	95	212	329	440	32	204	466	731	946	68	267	538	782	959
24	6	96	219	337	448	31	205	468	782	946	68	267	538	782	959
25	6	100	223	342	456	34	206	469	783	946	68	267	538	781	959
26	6	101	229	349	463	33	206	470	784	946	68	265	536	781	959
27	9	105	233	356	472	33	207	472	735	946	66	265	535	781	959
28	8	106	238	364	480	35	208	473	736	946	66	265	535	781	959
29	11	109	243	370	488	34	208	475	737	946	66	263	534	780	959
30	11	112	250	377	497	37	209	475	738	946	66	262	534	780	958
31	11	116	254	386	505	36	215	477	738	946	64	262	533	779	958
32	13	118	260	392	513	38	212	477	739	946	64	260	533	777	958
33	13	121	264	400	522	37	219	479	739	947	64	260	531	777	958
34	15	124	272	408	529	37	214	479	740	947	62	260	531	777	958
35	15	126	277	414	537	38	214	480	740	947	62	260	530	777	958
36	17	128	282	423	545	40	216	482	741	946	62	258	530	775	957
37	19	132	288	429	554	39	217	483	741	946	62	257	527	775	957
38	19	134	294	436	560	41	219	484	740	947	60	257	528	774	957
39	21	138	300	445	569	40	219	484	741	947	60	256	527	774	957
40	23	141	305	451	576	42	219	485	741	945	60	254	526	772	955
41	22	145	312	459	584	41	221	485	741	946	58	253	525	771	955
42	24	148	316	464	591	42	220	485	740	946	58	253	523	770	955
43	26	151	322	471	598	41	221	486	739	945	58	252	522	769	954
44	27	154	328	478	604	40	223	485	738	944	57	251	521	767	954
45	27	158	338	486	612	41	223	486	738	943	55	250	520	765	953
46	28	160	340	492	618	43	224	485	736	943	55	249	517	764	952
47	30	164	345	498	625	42	224	484	735	942	55	248	516	761	952
48	31	166	349	505	633	43	223	484	733	941	54	247	514	760	951
49	32	170	355	512	640	42	223	482	732	942	52	245	511	756	950
50	33	173	361	518	646	43	223	481	729	940	52	244	509	754	949
51	34	175	366	525	653	42	223	480	726	939	52	242	507	751	948
52	35	178	371	531	661	43	223	478	724	937	51	241	505	748	947
53	35	181	376	537	669	44	223	478	722	937	51	239	502	746	945
54	36	184	381	544	676	43	223	476	719	936	49	239	497	742	945
55	37	188	387	551	686	42	223	474	717	934	48	236	495	738	945
56	37	191	393	558	696	43	222	472	712	932	...	...	...	...	...
57	38	193	399	565	708	43	222	471	709	930	...	...	...	...	...
58	39	197	404	573	723	43	221	469	704	928	...	...	...	...	...
59	40	201	410	582	740	43	220	466	699	925	...	...	...	...	...
60	41	203	416	591	760	42	219	464	694	923	...	...	...	...	...

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
15	$45	$76	$190	$286	$381	$114	$208	$486	$740	$947	$147	$266	$542	$782	$958
16	47	78	194	292	388	115	209	487	741	947	147	266	542	782	958
17	48	80	198	298	395	115	211	488	742	948	147	265	542	781	958
18	49	81	203	304	403	116	212	489	743	948	146	265	542	781	958
19	50	83	207	310	410	116	213	490	743	948	146	265	541	781	958
20	51	85	212	316	418	117	215	492	744	948	146	265	541	781	958
21	52	87	216	322	425	117	216	493	745	948	146	265	541	781	957
22	54	89	221	329	433	118	217	494	746	949	146	265	541	781	957
23	55	91	225	335	441	118	219	495	747	949	146	265	541	781	957
24	56	93	230	342	448	119	220	496	747	949	146	265	541	780	957
25	58	95	235	349	456	119	221	497	748	949	146	265	540	780	957
26	59	98	240	355	464	120	222	498	749	949	146	264	540	780	957
27	60	100	245	362	472	120	224	499	749	949	146	264	540	780	957
28	62	102	250	369	480	120	225	500	750	949	146	264	540	780	957
29	63	105	256	376	489	121	226	501	750	950	146	264	539	779	957
30	65	108	261	383	497	121	228	502	751	950	146	264	539	779	957
31	66	112	266	390	505	122	229	503	751	950	146	264	539	779	957
32	68	115	272	398	513	122	230	504	752	950	145	264	539	778	957
33	69	119	277	405	521	123	231	505	752	950	145	263	538	778	957
34	71	122	283	412	529	123	232	506	753	950	145	263	538	778	956
35	72	126	289	420	537	124	234	506	753	950	145	263	538	777	956
36	74	130	295	427	544	124	235	507	753	950	145	263	537	777	956
37	76	134	301	434	552	125	236	508	753	949	145	263	537	776	956
38	77	137	307	442	560	125	237	509	753	949	145	263	537	776	956
39	79	141	313	449	567	125	238	509	753	949	145	263	536	775	955
40	81	145	319	456	575	126	239	510	753	949	145	263	536	775	955
41	83	149	325	463	582	126	240	510	753	949	145	262	535	774	955
42	85	153	331	470	589	128	241	510	752	948	145	262	535	773	955
43	87	157	337	477	596	129	242	510	751	948	145	262	534	772	954
44	89	162	342	484	603	130	243	510	751	948	145	262	533	771	954
45	91	166	348	490	610	131	244	510	750	947	145	262	532	769	953
46	92	170	354	497	616	132	245	510	749	946	145	262	531	768	953
47	94	173	359	503	623	133	246	509	747	946	145	262	530	766	952
48	96	177	365	510	629	134	246	509	746	945	145	261	528	764	951
49	98	181	370	516	635	134	247	508	744	944	145	261	527	762	951
50	100	185	376	522	641	135	247	507	742	943	145	260	525	760	950
51	102	188	381	528	646	136	247	506	740	942	145	260	523	758	949
52	104	192	386	534	652	136	247	505	738	941	145	259	521	755	948
53	106	196	391	539	657	137	248	503	735	940	145	258	519	752	947
54	109	199	396	545	662	137	248	502	733	939	145	258	517	749	945
55	111	203	401	550	668	138	248	501	730	937	144	257	515	746	944
56	114	206	406	555	673	138	248	499	726	936	144	256	512	742	942
57	117	210	411	560	679	139	248	497	723	934	144	256	510	738	941
58	119	213	416	565	685	139	248	495	719	932	144	255	507	738	939
59	122	217	420	570	691	140	248	493	715	930	144	254	504	729	937
60	124	220	424	575	698	140	248	491	710	928	144	254	501	723	934

Paid-up Values (Nonparticipating) on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$25	$72	$201	$322	$426	$93	$205	$474	$743	$948	$149	$270	$544	$788	$959
21	26	75	206	329	434	94	206	476	744	948	149	269	543	787	959
22	27	78	211	336	442	96	208	478	745	948	149	269	543	787	959
23	27	81	216	343	450	97	210	480	746	948	149	269	543	787	959
24	28	84	222	350	458	99	211	481	746	949	149	269	543	787	959
25	29	88	227	357	467	101	213	483	747	949	149	269	543	787	959
26	31	91	232	364	475	102	215	484	748	949	149	268	542	786	959
27	33	95	238	371	483	104	217	486	749	949	149	268	542	786	959
28	35	99	244	378	491	105	219	488	750	949	149	268	541	786	959
29	37	102	250	385	500	107	220	489	751	950	149	268	541	786	959
30	40	106	256	393	508	109	222	490	751	950	149	268	541	786	959
31	42	110	262	400	516	110	223	492	752	950	148	267	540	785	958
32	45	114	268	407	524	112	225	493	753	950	148	267	540	785	958
33	48	118	274	415	532	113	227	495	754	950	148	267	540	784	958
34	51	122	280	422	540	114	228	496	754	950	148	267	540	784	958
35	54	126	286	430	548	116	230	497	754	950	148	267	540	784	958
36	57	130	292	438	556	117	231	498	754	950	148	267	539	783	957
37	60	134	298	446	564	119	232	500	754	950	148	267	539	782	957
38	63	138	304	453	572	120	234	501	755	950	148	267	538	782	957
39	66	142	311	460	579	122	235	502	754	950	148	267	538	781	957
40	69	146	318	467	586	124	236	503	754	949	148	267	538	781	957
41	72	150	324	474	593	125	238	503	754	949	148	266	537	780	956
42	75	154	330	481	600	126	239	504	754	949	148	266	536	779	956
43	79	159	336	488	607	127	241	505	754	948	148	266	536	778	955
44	82	163	342	495	614	128	242	505	753	948	148	266	535	777	955
45	85	167	348	501	620	130	243	505	752	947	148	266	534	776	955
46	88	172	354	507	626	131	244	505	750	947	148	265	532	774	954
47	91	176	360	513	632	132	245	505	749	946	148	265	531	772	953
48	94	180	366	519	638	133	246	505	748	945	148	264	529	770	952
49	97	183	371	525	644	134	246	504	746	945	148	263	527	768	951
50	100	187	376	531	649	135	246	503	744	944	148	263	526	766	951
51	103	191	381	537	654	135	247	502	742	943	147	262	524	763	950
52	105	194	386	543	659	136	247	501	740	942	147	262	521	760	948
53	108	198	391	548	664	137	248	500	738	940	147	261	519	757	947
54	110	201	396	553	669	138	248	499	735	939	147	260	517	754	946
55	113	205	401	558	674	139	248	497	732	937	147	260	515	751	945
56	115	209	406	562	679	139	248	495	728	936	....	....	....	....	....
57	118	212	411	567	685	140	248	494	725	934	....	....	....	....	....
58	121	216	415	572	690	140	249	492	721	932	....	....	....	....	....
59	123	219	419	576	696	140	249	490	716	931	....	....	....	....	....
60	126	222	424	581	703	141	249	488	712	928	....	....	....	....	....
61	128	225	428	586	710	....	....	....	....	....	....	....	....	....	....
62	131	229	431	591	717	....	....	....	....	....	....	....	....	....	....
63	133	232	435	597	724	....	....	....	....	....	....	....	....	....	....
64	135	234	439	603	733	....	....	....	....	....	....	....	....	....	....
65	137	237	443	610	743	....	....	....	....	....	....	....	....	....	....

Paid-up Values (Nonparticipating) on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$33	$81	$200	$314	$421	$76	$185	$460	$730	$946	$136	$256	$535	$783	$959
22	34	83	204	321	429	78	185	460	731	946	135	255	534	782	959
23	35	85	209	327	437	76	188	463	725	947	135	255	534	782	958
24	36	87	214	334	445	78	187	462	735	948	134	254	533	782	958
25	37	89	217	341	453	77	187	464	734	948	134	253	533	781	958
26	38	92	224	348	462	78	189	466	736	947	133	253	532	781	958
27	39	94	228	355	470	77	189	467	737	946	132	252	532	781	958
28	40	96	234	362	478	79	191	462	737	947	132	251	531	780	958
29	41	98	239	369	486	80	193	468	739	947	131	250	530	780	958
30	42	101	244	376	494	79	192	471	717	947	130	250	530	779	958
31	40	101	248	383	502	80	193	471	740	947	130	249	528	779	958
32	40	103	253	390	510	81	194	472	741	949	129	248	528	778	957
33	42	106	258	398	518	82	193	474	742	947	128	248	528	778	957
34	43	108	264	405	526	83	197	475	742	947	127	247	527	777	957
35	44	111	270	412	534	83	198	476	741	947	126	246	526	777	957
36	45	113	275	419	542	85	198	476	743	949	125	245	525	776	957
37	46	116	281	427	549	83	199	479	742	948	125	244	524	775	956
38	47	118	287	434	556	86	201	479	743	947	124	243	524	774	956
39	48	121	292	441	564	87	202	480	742	948	122	243	523	773	956
40	49	124	298	448	571	89	204	480	742	947	122	242	522	772	956
41	50	126	303	454	578	90	204	481	742	947	121	241	521	772	955
42	52	130	309	461	585	90	206	482	740	946	120	240	519	770	955
43	55	133	315	468	591	90	205	481	740	945	120	239	518	769	954
44	57	137	320	474	598	92	207	482	740	946	119	238	517	767	954
45	59	140	325	480	604	92	208	482	739	945	118	237	515	766	953
46	61	144	331	486	610	94	208	481	737	944	117	236	512	764	952
47	63	147	336	492	616	94	209	481	735	944	116	235	512	762	951
48	65	150	341	498	622	94	210	480	734	943	115	234	510	760	951
49	63	153	346	504	628	96	209	480	732	942	114	233	507	757	950
50	69	156	351	509	633	96	210	479	731	941	113	231	505	754	949
51	71	159	356	515	638	96	211	477	728	940	112	230	503	752	948
52	73	162	361	520	643	97	210	476	726	939	111	229	500	749	947
53	75	165	365	525	648	97	211	475	722	938	110	227	497	745	945
54	77	168	370	530	653	98	210	473	721	936	110	226	494	741	945
55	78	171	374	535	658	98	211	471	716	935	109	225	491	738	943
56	80	174	379	540	663	97	211	470	714	931	....	....	....	....	....
57	82	177	383	545	668	99	210	468	709	931	....	....	....	....	....
58	84	180	387	549	674	99	210	464	709	927	....	....	....	....	....
59	84	183	391	553	680	100	210	464	700	927	....	....	....	....	....
60	87	185	395	558	687	99	211	461	696	925	....	....	....	....	....

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	19 Years
16	$ 39	$ 80	$182	$280	$381	$113	$203	$456	$724	$932	$139	$251	$524	$783	$954
17	42	84	187	288	390	114	204	457	725	933	139	251	524	783	954
18	45	87	191	295	399	114	205	458	726	934	139	251	523	783	954
19	45	89	196	302	407	114	206	459	727	935	139	250	522	782	954
20	46	91	202	310	415	114	207	460	728	935	139	250	522	782	954
21	46	92	207	318	423	115	209	461	729	936	139	250	522	782	954
22	47	94	212	324	431	115	210	463	731	937	139	250	522	782	954
23	48	96	217	331	440	115	212	464	732	938	139	250	522	782	954
24	50	98	222	338	449	116	213	465	734	938	139	250	522	782	954
25	52	101	227	345	458	116	214	466	735	939	139	250	522	782	954
26	54	103	231	352	467	116	215	468	736	939	138	249	521	782	954
27	56	106	235	359	475	117	216	469	738	939	138	249	521	782	954
28	58	108	239	367	483	117	217	470	739	940	138	249	521	782	954
29	60	111	244	375	492	118	218	472	740	940	138	249	521	782	954
30	62	113	249	383	500	118	219	473	741	940	138	249	521	781	954
31	64	115	255	390	508	118	220	474	742	941	137	248	520	781	954
32	65	118	261	397	516	119	221	475	743	941	137	248	520	781	954
33	67	121	267	404	524	119	222	476	744	941	137	248	520	781	954
34	69	124	274	412	532	120	223	477	745	942	137	248	520	781	954
35	71	127	281	420	540	120	224	478	745	942	137	248	520	781	954
36	73	130	287	428	549	121	225	479	746	942	136	247	519	781	953
37	75	133	292	436	557	121	226	480	746	942	136	247	519	780	953
38	77	136	297	444	565	122	227	481	747	942	136	247	519	779	953
39	78	139	302	452	578	123	228	482	747	941	136	247	518	778	952
40	80	143	307	460	581	124	228	482	747	941	136	246	518	777	952
41	82	147	313	467	588	124	229	483	747	941	135	246	517	776	952
42	83	151	319	474	594	125	229	483	746	941	135	246	517	775	951
43	85	154	325	481	600	126	229	484	746	941	135	246	516	774	951
44	87	157	331	488	606	126	230	484	745	941	135	245	515	772	951
45	89	160	336	494	612	127	230	484	745	941	135	245	514	770	950
46	91	163	341	500	619	127	230	483	744	940	134	245	513	768	950
47	93	165	346	506	625	127	230	483	743	940	134	244	511	766	949
48	95	168	351	512	631	127	230	483	742	939	134	244	509	764	948
49	97	171	356	517	637	127	231	482	740	939	134	243	507	762	947
50	99	174	361	523	643	127	231	482	738	938	134	243	505	760	946
51	101	177	366	529	649	127	231	481	736	937	133	242	503	757	945
52	103	180	371	535	654	126	231	480	734	936	133	242	501	754	944
53	104	183	375	541	659	126	231	478	732	935	133	241	499	751	943
54	105	186	379	546	664	126	231	477	729	934	132	240	497	748	942
55	106	189	383	552	670	126	231	475	726	932	132	239	495	745	941
56	108	192	387	557	676	126	231	474	723	931	....	....	....	....	....
57	109	195	391	562	682	125	231	472	720	929	....	....	....	....	....
58	111	198	395	567	688	125	231	470	716	927	....	....	....	....	....
59	112	201	399	571	694	125	231	468	712	925	....	....	....	....	....
60	113	203	403	575	700	125	231	466	708	923	....	....	....	....	....

Paid-up Values (Nonparticipating) on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$20	$92	$206	$322	$432	$48	$203	$463	$730	$943	$91	$267	$537	$782	$958
22	21	93	211	329	441	48	203	464	731	944	91	266	537	781	958
23	22	95	216	335	448	48	206	465	731	944	91	266	537	781	958
24	22	99	222	343	457	49	205	467	732	945	90	265	536	781	957
25	24	100	226	348	467	50	206	469	734	945	89	264	536	781	957
26	24	101	232	355	474	50	206	470	735	945	89	264	535	780	957
27	24	105	238	364	482	50	208	471	736	946	88	263	535	779	957
28	26	109	241	370	490	50	209	472	737	946	87	262	534	779	957
29	26	110	246	378	498	51	209	474	737	946	87	262	533	779	957
30	28	113	253	385	507	51	210	475	738	946	86	261	533	778	957
31	28	116	257	392	515	53	211	477	738	945	85	260	532	778	957
32	29	119	264	398	523	52	212	477	739	946	84	260	531	777	957
33	29	121	270	406	532	51	213	478	739	947	83	259	531	776	956
34	31	124	275	414	539	53	214	480	739	947	83	258	530	776	956
35	31	126	280	422	547	53	217	483	742	948	82	257	529	775	956
36	32	131	285	429	555	54	217	483	742	947	81	256	528	774	956
37	32	133	291	436	564	54	217	483	742	946	80	255	528	774	956
38	34	137	297	444	571	54	217	484	741	946	79	255	527	773	955
39	34	138	303	451	577	54	219	484	741	946	79	254	525	772	955
40	35	142	308	457	585	54	219	484	741	946	78	254	524	771	955
41	36	145	315	463	592	54	220	484	740	945	77	253	523	770	954
42	38	149	320	471	600	54	220	485	740	945	77	252	522	769	954
43	38	152	326	478	607	54	221	486	740	945	76	251	521	768	954
44	38	154	331	483	613	55	222	485	738	944	75	249	519	767	953
45	39	157	337	489	618	56	222	485	738	943	74	248	518	765	953
46	41	161	342	495	625	56	223	485	736	943	73	247	517	763	952
47	42	169	347	501	631	56	223	484	735	942	72	246	515	761	951
48	43	167	351	507	638	57	223	484	733	942	71	245	512	758	951
49	43	169	356	513	643	56	223	483	732	941	70	243	510	756	950
50	43	173	360	518	649	56	223	481	729	940	69	242	507	753	949
51	44	174	366	524	654	56	223	480	726	939	68	240	505	750	948
52	45	177	369	529	659	56	223	478	724	937	67	239	503	747	946
53	45	180	375	534	664	56	222	477	722	937	66	238	500	744	944
54	46	182	378	539	669	56	222	476	719	936	65	236	497	741	943
55	47	185	383	543	674	56	222	475	716	933	64	234	495	737	942
56	48	187	386	548	679	56	222	472	712	931	....	....	....	....	....
57	50	190	391	552	684	56	222	471	708	930	....	....	....	....	....
58	51	192	395	556	689	56	221	469	704	928	....	....	....	....	....
59	51	195	398	560	696	56	221	466	699	925	....	....	....	....	....
60	52	197	402	564	702	56	220	464	694	923	....	....	....	....	....

Paid-up Values (Nonparticipating) on $1,000 Common Rate Policies

Age at Issue	Ordinary Life at end of 2 Years	5 Years	10 Years	15 Years	20 Years	20-Premiums Life at end of 2 Years	5 Years	10 Years	15 Years	19 Years	20-Year Endowment at end of		10 Years	15 Years	19 Years
21	$12	$84	$203	$315	$422	$66	$219	$480	$739	$948	$102	$276	$546	$786	[illegible]
22	13	86	208	321	430	66	220	481	739	948	102	276	546	786	[illegible]
23	14	89	213	328	[illegible]	66	221	482	740	948	101	275	546	786	[illegible]
24	15	91	218	335	446	66	221	483	741	948	101	275	546	786	[illegible]
25	16	94	222	341	454	66	222	484	742	948	100	274	544	785	[illegible]
26	16	96	227	348	462	66	223	486	743	948	100	274	544	785	[illegible]
27	17	99	232	355	470	67	224	486	743	949	99	273	543	784	[illegible]
28	[illegible]	101	238	362	478	67	224	488	744	949	[illegible]	273	543	784	[illegible]
29	19	104	243	369	487	67	225	489	745	949	97	272	542	783	[illegible]
30	20	107	248	376	495	67	226	490	[illegible]	949	96	271	541	783	[illegible]
31	21	109	253	384	503	67	226	490	746	949	96	271	541	782	[illegible]
32	21	112	259	391	511	67	227	491	746	949	95	270	540	782	[illegible]
33	22	115	264	398	519	67	228	492	747	949	94	269	[illegible]	781	[illegible]
34	23	118	270	405	527	67	228	493	747	949	93	268	539	781	[illegible]
35	24	121	275	413	534	67	229	[illegible]	747	949	92	267	537	[illegible]	[illegible]
36	25	124	281	420	542	67	229	494	747	949	92	266	537	779	[illegible]
37	26	127	287	427	550	67	230	495	748	949	91	265	536	778	[illegible]
38	27	130	292	434	557	67	230	495	747	949	90	264	535	777	[illegible]
39	28	133	298	441	564	67	230	496	747	948	89	263	534	776	[illegible]
40	29	136	304	448	571	66	[illegible]	496	747	948	88	262	533	776	[illegible]
41	30	140	309	455	578	66	231	496	748	948	87	261	532	774	[illegible]
42	31	143	315	462	585	66	231	496	748	947	86	260	531	773	[illegible]
43	32	146	321	468	592	66	232	496	745	947	85	258	529	771	[illegible]
44	33	149	326	474	598	66	232	496	744	[illegible]	83	257	527	770	[illegible]
45	34	153	331	481	605	65	232	495	743	946	82	256	525	769	[illegible]
46	35	156	336	487	611	65	232	494	741	945	80	255	524	767	[illegible]
47	36	159	342	493	617	65	232	493	740	945	79	254	522	766	[illegible]
48	37	162	346	499	623	65	[illegible]	492	738	944	78	252	520	763	[illegible]
49	38	165	351	504	628	64	231	491	736	943	77	250	517	760	[illegible]
50	39	167	356	510	634	64	[illegible]	489	734	[illegible]	76	249	514	757	[illegible]
51	40	170	361	515	639	63	230	488	731	941	74	247	512	754	[illegible]
52	41	173	366	521	644	63	229	486	729	940	73	245	509	751	[illegible]
53	[illegible]	176	370	526	649	63	228	484	726	938	71	243	506	748	[illegible]
54	43	179	375	531	654	62	228	[illegible]	723	937	70	241	503	744	[illegible]
55	43	181	379	536	658	61	227	480	719	935	69	240	499	740	[illegible]
56	44	184	384	541	664	...	...	...	...	...	...	...	...	...	...
57	45	187	388	545	669	...	...	...	...	...	...	...	...	...	...
58	46	189	392	549	675	...	...	...	...	...	...	...	...	...	...
59	47	192	396	554	681	...	...	...	...	...	...	...	...	...	...
60	48	194	400	558	687	...	...	...	...	...	...	...	...	...	...

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of			20-Premiums Life at end of					20-Year Endowment at end of		
	2 Years.	[illegible]	[illegible]	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	[illegible]	19 Years.
21	[illegible]	[illegible]	6	$56	$220	$493	$746	$949	$92	[illegible]	958
22	[illegible]	[illegible]	3	57	221	494	746	949	92	[illegible]	958
23	[illegible]	[illegible]	1	58	222	495	747	949	92	[illegible]	958
24	[illegible]	[illegible]	9	59	224	497	748	949	92	[illegible]	958
25	[illegible]	[illegible]	7	61	225	498	748	950	91	[illegible]	958
26	[illegible]	[illegible]	5	62	226	499	749	950	91	[illegible]	958
27	[illegible]	[illegible]	3	63	227	500	750	950	91	[illegible]	958
28	[illegible]	[illegible]	1	64	229	501	750	950	91	[illegible]	958
29	[illegible]	[illegible]	9	65	230	502	751	950	91	[illegible]	957
30	[illegible]	[illegible]	7	66	231	503	751	950	91	[illegible]	957
31	[illegible]	[illegible]	5	67	232	504	752	950	91	[illegible]	957
32	[illegible]	[illegible]	3	68	233	504	752	950	91	[illegible]	957
33	[illegible]	[illegible]	1	69	235	505	753	950	91	[illegible]	957
34	[illegible]	[illegible]	9	70	236	506	753	950	91	[illegible]	957
35	[illegible]	[illegible]	7	71	237	507	753	950	91	[illegible]	957
36	[illegible]	[illegible]	5	72	238	508	754	950	91	[illegible]	957
37	[illegible]	[illegible]	3	73	239	508	754	950	91	[illegible]	956
38	[illegible]	[illegible]	0	74	240	509	754	950	91	[illegible]	956
39	[illegible]	[illegible]	8	74	241	510	754	950	91	[illegible]	956
40	[illegible]	[illegible]	5	75	242	510	753	949	91	[illegible]	956
41	[illegible]	[illegible]	2	76	243	511	753	949	91	[illegible]	955
42	[illegible]	[illegible]	0	77	244	511	753	949	91	[illegible]	955
43	[illegible]	[illegible]	7	78	245	511	752	948	91	[illegible]	955
44	[illegible]	[illegible]	4	79	246	511	751	948	91	[illegible]	954
45	[illegible]	[illegible]	0	80	247	511	750	948	91	[illegible]	954
46	[illegible]	[illegible]	7	81	248	510	749	947	92	[illegible]	953
47	[illegible]	[illegible]	3	82	248	510	748	946	92	[illegible]	953
48	[illegible]	[illegible]	9	83	249	509	746	946	92	[illegible]	952
49	[illegible]	[illegible]	5	83	249	508	745	945	92	[illegible]	951
50	[illegible]	[illegible]	1	84	249	508	743	944	92	[illegible]	950
51	[illegible]	[illegible]	7	85	250	506	741	943	92	[illegible]	949
52	[illegible]	[illegible]	2	85	250	505	738	942	92	[illegible]	948
53	[illegible]	[illegible]	8	86	250	504	736	941	92	[illegible]	947
54	[illegible]	[illegible]	3	86	250	503	733	939	92	[illegible]	946
55	[illegible]	[illegible]	8	87	250	501	730	938	92	[illegible]	944
56	[illegible]	[illegible]	4	87	250	499	727	936	92	[illegible]	943
57	[illegible]	[illegible]	9	88	250	498	729	935	92	[illegible]	941
58	[illegible]	[illegible]	5	88	250	496	719	933	92	[illegible]	939
59	[illegible]	[illegible]	2	89	250	494	715	931	92	[illegible]	937
60	[illegible]	[illegible]	9	89	250	492	711	928	92	[illegible]	935

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
17	$48	$80	$198	$298	$395	$49	$211	$488	$742	$948	$90	$265	$542	$781	$958
18	49	81	203	304	403	50	212	489	743	948	90	265	542	781	958
19	50	83	207	310	410	51	213	490	743	948	90	265	541	781	958
20	51	85	212	316	418	52	215	492	744	948	90	265	541	781	958
21	52	87	216	322	425	53	216	493	745	948	90	265	541	781	958
22	54	89	221	329	433	54	217	494	746	949	89	265	541	781	958
23	55	91	225	335	441	55	219	495	747	949	89	265	541	781	958
24	56	93	230	342	448	56	220	496	747	949	89	265	541	780	958
25	58	95	235	349	456	57	221	497	748	949	89	265	540	780	958
26	59	98	240	355	464	58	222	498	749	949	89	264	540	780	958
27	60	100	245	362	472	59	224	499	749	949	89	264	540	780	958
28	62	102	250	369	480	60	225	500	750	949	89	264	540	780	957
29	63	105	256	376	489	62	226	501	750	950	89	264	539	779	957
30	65	108	261	383	497	63	228	502	751	950	89	264	539	779	957
31	66	112	266	390	505	64	229	503	751	950	89	364	539	779	957
32	68	115	272	398	513	65	230	504	752	950	89	264	539	778	957
33	69	119	277	405	521	66	231	505	752	950	89	263	538	778	957
34	71	122	283	412	529	67	232	506	753	950	89	263	538	778	957
35	72	126	289	420	537	68	234	506	753	950	89	263	538	777	957
36	74	130	295	427	544	69	235	507	753	950	89	263	537	777	956
37	76	134	301	434	552	70	236	508	753	949	89	263	537	776	956
38	77	137	307	442	560	71	237	509	753	949	89	263	537	776	956
39	79	141	313	449	567	72	238	509	753	949	89	263	536	775	955
40	81	145	319	456	575	73	239	510	753	949	89	263	536	775	955
41	83	149	325	463	582	74	240	510	753	949	89	262	535	774	955
42	85	153	331	470	589	75	241	510	752	948	89	262	535	773	955
43	87	157	337	477	596	76	242	510	751	548	89	262	534	772	954
44	89	162	342	484	603	77	243	510	751	948	89	262	533	771	954
45	91	166	348	490	610	78	244	510	750	947	89	262	532	769	953
46	92	170	354	497	616	79	245	510	749	946	89	262	531	768	953
47	94	173	359	503	623	80	246	509	747	946	90	262	530	766	952
48	96	177	365	510	629	80	246	509	746	945	90	261	528	764	951
49	98	181	370	516	635	81	247	508	744	944	90	261	527	762	951
50	100	185	376	522	641	82	247	507	742	943	90	260	525	760	950
51	102	188	381	528	646	82	247	506	740	942	90	260	523	758	949
52	104	192	386	534	652	83	247	505	738	941	90	259	521	755	948
53	106	196	391	539	657	84	248	503	735	940	90	258	519	752	947
54	109	199	396	545	662	84	248	502	733	639	90	258	517	749	945
55	111	203	401	550	668	85	248	501	730	937	90	257	515	746	944
56	114	206	406	555	673	85	248	499	726	936	90	256	512	742	942
57	117	210	411	560	679	86	248	497	723	934	90	256	510	738	941
58	119	213	416	565	685	86	248	495	719	932	90	255	507	733	939
59	122	217	420	570	691	87	248	493	715	930	90	254	504	729	937
60	124	220	424	575	698	88	248	491	710	928	90	254	501	733	934

Paid-up Values (Nonparticipating) on $1,000 Survivorship Investment and Guaranteed Annual Additions Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	19 Years	2 Years	5 Years	10 Years	15 Years	19 Years
17	$15	$ 69	$154	$260	$364	$41	$153	$442	$749	$996	$72	$231	$525	$772	$956
18	16	71	159	267	373	40	154	444	749	996	72	229	524	771	955
19	16	73	164	274	381	40	154	446	751	996	71	229	524	771	955
20	16	75	169	281	390	40	154	448	751	996	71	229	524	770	954
21	16	76	174	288	397	40	154	449	751	996	70	228	524	770	954
22	16	78	179	295	405	40	155	450	751	995	70	228	524	770	954
23	16	80	184	302	413	40	156	451	752	994	69	227	524	770	954
24	17	82	189	309	422	40	157	452	752	993	69	227	523	769	953
25	18	84	195	317	431	41	158	454	752	992	68	226	523	769	953
26	18	86	200	324	439	41	159	456	752	991	68	226	523	769	953
27	19	88	205	331	447	41	160	457	752	990	68	225	522	768	953
28	20	90	211	338	455	41	162	458	751	988	67	225	521	768	953
29	21	92	217	346	464	41	164	459	751	986	67	224	520	767	953
30	21	95	223	354	473	41	166	460	751	984	66	223	519	767	953
31	21	97	229	361	481	41	168	461	750	983	66	223	519	767	953
32	22	99	235	369	489	41	170	462	750	981	65	222	518	766	953
33	22	101	241	377	498	41	171	462	749	979	65	221	518	766	953
34	23	103	247	385	507	41	172	463	749	977	64	220	517	765	953
35	23	106	253	393	516	41	173	463	748	975	63	219	516	764	952
36	23	108	259	400	523	40	175	464	747	974	63	219	516	764	952
37	24	110	265	407	531	40	176	464	746	972	62	218	515	764	952
38	24	113	271	414	539	40	177	465	745	970	61	218	514	763	952
39	25	116	277	422	547	40	178	465	744	968	60	217	513	762	952
40	26	119	284	430	555	40	179	465	742	966	59	216	512	761	952
41	26	121	289	436	562	40	180	465	740	964	59	216	511	760	952
42	27	124	295	443	569	40	181	464	738	962	58	215	510	758	951
43	28	127	301	450	576	40	182	464	736	960	58	214	509	756	951
44	29	130	307	457	583	40	183	463	734	958	57	213	507	754	950
45	30	133	313	464	590	40	184	463	732	955	56	212	505	753	950
46	30	135	318	470	596	40	185	462	730	953	56	211	503	751	950
47	31	137	323	476	602	40	186	461	727	951	55	210	501	749	949
48	31	139	328	482	608	40	186	460	724	949	55	209	499	747	949
49	32	142	334	488	614	40	187	459	721	946	54	208	497	745	949
50	33	145	340	495	620	40	187	457	718	943	53	207	495	743	948
51	33	147	344	500	625	40	187	456	715	941	53	206	493	740	948
52	34	149	349	505	630	39	187	454	711	938	52	205	491	737	947
53	34	151	354	510	635	39	187	452	707	935	51	204	488	734	946
54	35	153	359	516	640	39	187	450	703	932	50	202	485	730	946
55	36	156	364	522	645	39	187	448	699	929	49	200	482	726	945
56	36	158	368	526	651	....	....	....	....	....	....	....	....	....	....
57	37	160	372	530	657	....	....	....	....	....	....	....	....	....	....
58	37	162	376	535	663	....	....	....	....	....	....	....	....	....	....
59	38	164	381	540	669	....	....	....	....	....	....	....	....	....	....
60	39	167	386	545	675	....	....	....	....	....	....	....	....	....	....

Paid-up Values (Nonparticipating) on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$32	$66	$149	$240	$414	$105	$211	$474	$737	$947	$62	$242	$522	$775	$957
21	33	67	152	248	421	105	211	474	737	947	62	242	522	775	957
22	34	69	155	256	429	105	211	474	737	947	62	242	522	774	957
23	35	71	158	264	437	105	211	474	737	947	62	242	522	774	957
24	36	72	162	272	445	105	211	474	737	947	62	242	522	774	957
25	37	74	166	280	453	105	211	474	737	947	62	242	521	774	956
26	38	76	170	288	462	105	211	474	737	947	62	242	521	774	956
27	39	78	174	296	470	105	211	474	737	947	61	241	521	773	956
28	40	80	178	305	478	105	211	474	737	947	61	241	521	773	956
29	41	82	182	313	486	105	211	474	737	947	61	241	521	773	956
30	42	84	186	321	494	105	211	474	737	947	61	241	520	773	956
31	43	86	193	329	502	105	211	474	737	947	61	241	520	772	956
32	44	88	200	338	510	105	211	474	737	947	61	241	519	772	956
33	45	90	206	346	518	105	211	474	737	947	61	241	519	771	956
34	46	92	213	355	526	105	211	474	737	947	61	240	519	771	95
35	47	94	220	363	534	105	211	474	737	947	61	240	518	771	95
36	48	96	227	371	542	105	211	474	737	947	61	240	518	770	95
37	49	98	234	379	550	105	211	474	737	947	61	240	517	770	95
38	51	100	240	387	557	105	211	474	737	947	61	240	517	769	95
39	52	103	247	395	564	105	211	474	737	947	61	240	517	768	95
40	53	105	254	403	571	105	211	474	737	947	61	239	516	768	9
41	54	107	261	411	578	105	211	474	737	947	61	239	515	767	9
42	56	110	267	419	585	105	211	474	737	947	61	239	515	766	9
43	57	112	274	426	592	105	211	474	737	947	61	239	514	764	9
44	58	115	280	433	598	105	211	474	737	947	61	239	513	763	9
45	59	117	287	440	604	105	211	474	737	947	61	238	512	762	9
46	61	119	293	447	610	105	211	474	737	947	61	238	510	760	9
47	62	121	299	454	616	105	211	474	737	947	61	237	509	758	9
48	63	123	304	460	622	105	211	474	737	947	61	237	507	756	9
49	64	126	310	467	628	105	211	474	737	947	61	236	506	754	9
50	65	128	316	473	633	105	211	474	737	947	60	235	504	752	
51	67	130	321	479	638	105	211	474	737	947	60	235	501	749	
52	68	133	327	485	643	105	211	474	737	947	60	234	499	746	
53	69	137	332	491	648	105	211	474	737	947	60	233	497	743	
54	70	141	337	496	653	105	211	474	737	947	60	232	494	739	
55	71	145	342	502	658	105	211	474	737	947	60	231	492	735	
56	72	148	347	507	663	105	211	474	737	947	60	230	489	731	
57	73	151	352	512	668	105	211	474	737	947	59	229	486	727	
58	74	154	357	517	674	105	211	474	737	947	59	228	483	722	
59	75	157	362	522	680	105	211	474	737	947	59	227	479	716	
60	77	160	366	527	686	105	211	474	737	947	59	226	475	711	

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Paid-up Values on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
20	$ 44	$ 95	$216	$323	$427	$124	$228	$490	$742	$948	$165	$281	$552	$788	$960
21	46	98	221	330	434	125	229	491	744	949	165	281	551	788	960
22	48	100	226	337	442	126	231	492	745	949	165	281	551	788	960
23	50	103	231	343	451	127	232	494	746	949	165	281	550	788	960
24	52	106	236	350	459	128	234	495	747	949	165	281	550	788	960
25	55	110	241	357	467	129	235	496	748	950	165	281	550	788	960
26	57	113	247	364	475	130	236	498	749	950	165	281	550	788	960
27	59	116	252	371	484	131	237	499	750	950	165	280	549	787	960
28	61	119	257	379	492	132	239	501	751	950	165	280	549	787	959
29	63	122	263	386	500	133	240	502	752	950	164	280	549	787	959
30	66	126	269	393	509	135	241	504	753	950	164	280	549	787	959
31	68	129	275	401	517	136	243	505	753	950	164	280	548	786	959
32	70	132	280	409	525	137	244	506	754	950	164	280	548	786	959
33	72	136	286	416	533	138	245	507	754	951	164	279	548	785	959
34	75	140	292	423	541	139	246	508	754	951	164	279	548	785	959
35	78	143	298	431	549	140	247	509	755	951	164	279	547	785	959
36	80	147	304	438	557	141	248	510	755	951	164	279	547	784	958
37	82	150	310	446	564	142	250	511	756	951	164	279	546	784	958
38	85	154	316	453	572	143	251	512	756	951	164	279	546	783	958
39	88	158	322	461	579	144	252	512	756	950	164	279	545	782	958
40	90	162	328	468	586	145	253	513	756	950	164	278	545	782	958
41	93	166	334	475	593	146	254	514	756	950	163	278	544	781	957
42	96	170	340	482	600	147	255	514	755	950	163	278	544	780	957
43	98	174	346	488	607	148	256	514	755	949	163	278	543	779	957
44	101	178	352	494	614	149	257	515	754	948	163	277	542	777	956
45	104	182	358	501	621	149	258	515	753	948	163	277	541	776	955
46	106	186	363	508	627	150	259	515	752	948	163	277	540	775	955
47	109	189	369	514	633	151	259	514	751	947	163	276	539	773	954
48	112	193	374	520	638	151	260	514	749	946	163	276	537	771	954
49	114	196	379	526	644	152	260	513	747	945	163	275	535	769	953
50	117	200	384	532	650	152	260	512	745	944	162	275	533	766	952
51	119	204	389	537	655	153	260	511	743	944	162	274	531	764	951
52	122	207	394	543	660	153	260	510	741	943	162	273	529	761	950
53	124	211	399	548	665	153	260	508	738	941	161	272	527	758	949
54	126	214	404	553	670	154	260	507	735	940	161	271	525	755	948
55	129	217	409	558	675	154	260	505	732	939	161	270	522	752	946
56	131	220	414	563	680	154	260	503	729	937	....	....	....	....	....
57	133	223	418	567	685	155	260	501	726	935	....	....	....	....	....
58	136	227	422	572	691	155	260	499	722	933	....	....	....	....	....
59	138	230	426	577	697	155	260	497	717	931	....	....	....	....	....
60	140	233	431	581	703	156	260	495	712	929	....	....	....	....	....
61	142	236	435	586	710	....	....	....	....	....	....	....	....	....	....
62	144	239	438	591	717	....	....	....	....	....	....	....	....	....	....
63	146	242	442	597	725	....	....	....	....	....	....	....	....	....	....
64	148	244	446	604	733	....	....	....	....	....	....	....	....	....	....
65	150	247	450	610	743	....	....	....	....	....	....	....	....	....	....

Paid-up Values (Nonparticipating) on $1,000 Participating and Nonparticipating Policies.

Paid-up Values (Nonparticipating) on $1,000 Policies.

Paid-up Values (Nonparticipating) on $1,000 Participating (Reducing Premiums) Policies

Age at Issue.	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$ 32	$ 78	$205	$329	$434	$111	$210	$475	$744	$948	$158	$272	$543	$788	$959
22	35	82	210	336	442	112	212	477	745	948	158	272	543	788	959
23	37	85	216	343	450	113	214	479	746	949	158	271	543	788	959
24	39	88	221	350	458	115	215	480	747	949	158	271	543	787	959
25	42	92	226	357	467	116	217	482	748	949	158	271	543	787	959
26	44	95	232	364	475	117	219	484	749	949	158	271	542	787	959
27	46	99	238	371	483	119	220	485	749	949	157	271	542	787	959
28	49	102	243	378	492	120	222	487	750	950	157	271	542	786	959
29	51	106	249	386	500	121	224	489	751	950	157	270	542	786	959
30	54	110	255	393	508	123	225	490	752	950	157	270	541	786	959
31	56	113	261	401	516	124	227	492	753	950	157	270	541	786	959
32	59	117	267	408	524	125	228	493	753	950	157	270	541	785	958
33	61	121	273	415	533	127	230	494	754	950	157	270	540	785	958
34	64	125	279	423	541	128	231	496	754	950	157	270	540	785	958
35	67	129	286	430	548	129	233	497	755	950	157	269	540	784	958
36	69	133	292	438	556	130	234	498	755	950	157	269	539	784	958
37	72	137	298	445	564	131	236	500	755	950	157	269	539	783	958
38	75	141	305	453	571	133	237	501	755	950	157	269	538	783	957
39	78	145	311	460	579	134	239	502	755	950	156	269	538	782	957
40	81	149	317	467	586	135	240	503	755	949	156	269	537	781	957
41	83	153	324	474	593	136	241	503	755	949	156	269	537	780	957
42	86	157	330	481	600	137	243	504	755	949	156	268	536	779	956
43	89	162	336	488	607	139	244	505	754	949	156	268	535	778	956
44	92	166	342	494	613	140	245	505	753	948	156	268	534	777	955
45	95	170	348	501	620	141	246	505	752	948	156	268	533	776	955
46	98	174	354	507	626	142	247	505	751	947	156	268	532	774	954
47	101	178	359	513	632	143	248	505	750	946	156	267	531	772	954
48	104	182	365	519	638	143	249	504	748	946	156	267	529	770	953
49	106	186	370	525	644	144	249	504	747	945	156	266	528	768	952
50	109	190	376	531	649	145	250	503	745	944	156	266	526	766	951
51	112	193	381	536	654	145	250	502	743	943	156	265	524	764	950
52	114	197	386	542	659	146	250	501	740	942	155	264	522	761	949
53	117	200	391	547	664	146	251	500	738	941	155	263	519	758	948
54	119	204	396	552	669	147	251	498	735	939	155	263	517	754	947
55	122	207	401	558	674	147	251	497	732	938	154	262	514	751	945

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Paid-up Values (Participating) on $1,000 Policies.

Age at Issue	Ordinary Life at end of 2 Years.	10 Years.	15 Years.	20 Years.	20-Premiums Life at end of 2 Years.	10 Years.	15 Years.	19 Years.	20-Year Endowment at end of 2 Years.	10 Years.	15 Years.	19 Years.
15	$1 17	190 33	$286 41	$381 13	$50 16	$486 16	$740 46	$947 73	$91 87	$542 42	$782 16	$958 17
16	1 17	194 54	292 28	388 36	51 23	487 37	741 33	947 94	91 85	542 29	782 05	958 15
17	1 17	198 81	298 25	395 66	52 28	488 56	742 21	948 15	91 82	542 17	781 94	958 12
18	1 17	203 15	304 28	403 03	53 30	489 74	743 03	948 33	91 79	542 02	781 82	958 08
19	1 17	207 54	310 40	410 47	54 34	490 89	743 86	948 53	91 76	541 87	781 69	958 05
20	1 17	212 01	316 61	418 01	55 38	492 07	744 69	948 72	91 72	541 71	781 56	958 01
21	2 75	216 56	322 91	425 58	56 39	493 20	745 46	948 91	91 67	541 53	781 41	957 97
22	4 39	221 20	329 30	433 26	57 41	494 34	746 25	949 06	91 61	541 36	781 27	957 92
23	6 04	225 95	335 79	441 04	58 45	495 46	747 01	949 24	91 58	541 18	781 11	957 87
24	7 74	230 74	342 36	448 90	59 49	496 55	747 76	949 41	91 53	540 99	780 93	957 82
25	9 44	235 64	349 05	456 81	60 53	497 64	748 47	949 55	91 49	540 79	780 75	957 77
26	11 17	240 62	355 77	464 81	61 53	498 69	749 12	949 66	91 44	540 58	780 54	957 71
27	12 92	245 68	362 63	472 83	62 57	499 72	749 77	949 82	91 40	540 35	780 32	957 64
28	14 70	250 84	369 55	480 92	63 58	500 73	750 39	949 91	91 36	540 12	780 10	957 56
29	16 50	256 08	376 57	489 04	64 60	501 72	750 96	950 02	91 29	539 86	779 84	957 48
30	18 33	261 42	383 70	497 14	65 63	502 68	751 48	950 10	91 27	539 60	779 58	957 39
31	20 19	266 79	390 90	505 22	66 65	503 57	751 99	950 15	91 23	539 32	779 30	957 30
32	22 08	272 29	398 15	513 26	67 64	504 45	752 44	950 18	91 19	539 02	778 98	957 18
33	23 96	277 90	405 45	521 26	68 61	505 30	752 85	950 20	91 14	538 71	778 64	957 07
34	25 93	283 58	412 81	529 21	69 61	506 12	753 20	950 18	91 11	538 40	778 29	956 93
35	27 88	289 36	420 16	537 09	70 61	506 91	753 45	950 15	91 09	538 07	777 90	956 78
36	29 87	295 22	427 50	544 90	71 59	507 68	753 64	950 08	91 07	537 74	777 44	956 61
37	31 89	301 13	434 81	552 61	72 54	508 38	753 74	949 97	91 05	537 38	776 95	956 42
38	33 89	307 11	442 07	560 22	73 51	509 02	753 72	949 82	91 03	537 00	776 39	956 20
39	35 96	313 14	449 29	567 74	74 44	509 62	753 62	949 65	91 04	536 60	775 76	955 97
40	38 05	319 15	456 45	575 16	75 40	510 12	753 39	949 43	91 06	536 12	775 06	955 70
41	40 20	325 17	463 54	582 45	76 36	510 52	753 05	949 15	91 11	535 61	774 25	955 40
42	42 36	331 12	470 52	589 63	77 34	510 79	752 54	948 83	91 17	535 00	773 36	955 06
43	44 53	337 03	477 41	596 64	78 28	510 93	751 91	948 47	91 25	534 29	772 34	954 68
44	46 72	342 85	484 19	603 51	79 21	510 92	751 12	948 03	91 35	533 48	771 18	954 25
45	48 93	348 60	490 87	610 24	80 12	510 76	750 16	947 55	91 44	532 54	769 88	953 76
46	51 13	354 26	497 40	616 80	80 99	510 42	749 03	946 99	91 53	531 45	768 43	953 22
47	53 30	359 82	503 83	623 18	81 84	509 92	747 72	946 35	91 62	530 23	766 80	952 61
48	55 42	365 30	510 10	629 37	82 62	509 26	746 20	945 65	91 67	528 84	764 99	951 93
49	57 48	370 69	516 26	635 38	83 32	508 45	744 51	944 85	91 69	527 32	762 98	951 17
50	59 53	376 00	522 32	641 20	83 96	507 51	742 63	943 96	91 68	525 64	760 78	950 32
51	61 55	381 27	528 25	646 82	84 59	506 44	740 56	942 98	91 69	523 83	758 35	949 38
52	63 55	386 47	534 06	652 25	85 20	505 25	738 28	941 88	91 69	521 88	755 69	948 33
53	65 53	391 59	539 73	657 58	85 77	503 95	735 80	940 67	91 67	519 80	752 83	947 17
54	67 48	396 67	545 23	662 85	86 30	502 54	733 08	939 35	91 68	517 57	749 68	945 88
55	69 42	401 66	550 56	668 17	86 84	501 04	730 11	937 91	91 69	515 24	746 23	944 46
56	71 35	406 57	555 72	673 65	87 36	499 41	726 85	936 31	.....	.....	.....	.....
57	73 26	411 37	560 71	679 37	87 90	497 67	723 29	934 58	.....	.....	.....	.....
58	75 16	416 07	565 59	685 41	88 43	495 78	719 40	932 68	.....	.....	.....	.....
59	77 02	420 60	570 46	691 79	88 95	493 73	715 23	930 63	.....	.....	.....	.....
60	78 85	424 99	575 45	698 59	89 46	491 51	710 84	928 40	.....	.....	.....	.....
61	80 66	429 18	580 70	705 67	89 98	489 11	706 30	925 95	.....	.....	.....	.....
62	82 45	433 22	586 32	713 14	90 52	486 58	701 72	923 31	.....	.....	.....	.....
63	84 20	437 18	592 42	721 16	91 09	484 03	697 24	920 42	.....	.....	.....	.....
64	85 89	441 18	599 04	730 03	91 64	481 60	692 95	917 26	.....	.....	.....	.....
65	87 52	445 41	606 26	739 99	92 21	479 53	688 96	913 84	.....	.....	.....	.....

Paid-up Values (Nonparticipating) on $1000, Participating Policies.

Whole Life, $5, at end of								20-Premiums Life at end of				20-Year Endowment at end of			
5 Years	10 Years	15 Years						5 Years	10 Years	15 Years		5 Years	10 Years	15 Years	19 Years
$822	$1079	$1914						$111	$427	$668	29	$145	$524	$766	$940
820	1104	1648						116	428	68	29	145	524	765	940
838	1129	1682						117	429	68	29	145	524	[illegible]	940
846	1154	1717						117	430	68	31	145	524	765	940
856	1180	1751						118	432	68	30	144	524	765	940
864	1206	1786						119	433	68	30	144	524	[illegible]	940
873	1233	1822						119	434	69	30	144	523	764	939
882	1259	1858						120	436	69	31	144	523	764	939
891	1287	1894						120	439	68	31	144	523	764	939
401	1314	1930						121	441	69	31	144	523	764	939
411	1343	1967						122	444	69	31	144	521	763	939
421	1371	2005						122	447	701	932	144	521	763	939
431	1400	2042						123	449	702	932	144	521	763	939
441	1429	2079						123	454	704	932	143	520	762	939
452	1458	2117						124	455	705	932	143	520	762	939
463	1488	2154						124	455	707	932	145	520	762	939
473	1518	2191						125	457	708	932	144	520	761	938
485	1549	2228						126	460	710	932	146	520	760	938
496	1579	2265						126	463	711	932	146	519	760	938
507	1610	2301						127	[illegible]	711	931	145	519	760	938
519	1641	2337						127	466	712	931	145	518	758	938
531	1671	2372						128	468	713	931	144	517	758	937
543	1701	2406						128	469	713	931	144	518	756	937
556	1730	2440						129	470	714	930	143	517	756	937
568	1759	2473						129	471	714	929	143	515	754	936
580	1788	2505						130	472	713	929	142	514	754	936
593	1816	2537						130	472	713	928	142	513	752	935
605	1843	2568						131	472	712	928	141	512	750	934
616	1869	2598						131	473	712	927	140	510	748	934
628	1895	2627	3220	102	343	496	656	131	473	711	927	139	508	746	933
639	1921	2656	3247	103	350	503	662	131	472	709	926	[illegible]	506	744	933
650	1947	2684	3274	105	356	511	670	131	472	708	924	139	504	741	930
661	1971	2712	3299	107	362	518	677	132	472	706	923	138	504	739	929
672	1996	2739	3324	109	369	525	684	132	472	704	922	138	501	735	928
682	2020	2764	3348	111	375	532	693	132	470	702	921	137	499	729	927
693	2044	2790	3373	113	381	540	702	132	469	700	920	137	496	729	925
703	2067	2814	3399	115	388	548	712	132	468	697	918	138	494	724	926
714	2090	2837	3426	117	394	555	724	132	468	693	917	136	491	721	925
724	2112	2859	3454	119	401	564	737	132	466	690	915	136	488	716	920
735	2133	2882	3484	121	407	573	756	132	464	686	913	136	485	711	918
745	2154	2905	3516	123	414	583	774	132	462	682	910	136	482	706	917

Paid-up Values (Nonparticipating).

Age at Issue	$5,000 POLICY. Whole Life at end of 5 Years	5 Years	10 Years	15 Years	20 Years	$1,000 POLICIES. Endowment at Age 65 at end of 5 Years	5 Years	10 Years	15 Years	20 Years	Paid-up Values on 20-Premiums Life Policies same at all ages, end of years 3 to 20, as follows.	20-Year Endowment at end of 5 Years	5 Years	10 Years	15 Years	20 Years
26	$382	$536	$1079	$1614	$2132	$ 44	$ 88	$198	$309	$416		$150	$250	$518	$761	$950
27	339	551	1104	1648	2172	44	89	203	314	424		150	250	518	759	950
28	346	564	1130	1682	2213	46	91	208	321	433		150	250	517	759	950
29	346	578	1154	1717	2253	46	94	213	328	441		150	250	517	759	950
30	355	592	1180	1751	2294	46	97	217	335	447		150	250	517	759	950
31	364	606	1208	1786	2335	50	98	223	343	455		150	250	517	759	950
32	373	621	1238	1822	2377	52	102	227	350	464		150	250	517	759	950
33	382	636	1259	1858	2418	52	103	233	356	472		150	250	517	759	950
34	391	651	1297	1894	2460	53	107	238	363	481		150	250	517	759	950
35	401	666	1314	1930	2501	55	110	243	370	489		150	250	516	758	950
36	411	682	1343	1967	2543	56	111	248	378	497		150	250	515	757	950
37	421	698	1371	2005	2584	58	113	25		506		150	250	514	757	950
38	431	714	1400	2042	2624	60	117	26		514		150	250	514	757	950
39	441	731	1429	2079	2666	61	120	26		521		150	250	514	757	950
40	452	747	1459	2117	2706	63	122	27		530		150	250	514	757	950
41	463	764	1488	2154	2744	64	127	27		538	$ 150	150	250	513	757	950
42	473	782	1518	2191	2783	65	129	28		546	200	150	250	514	755	950
43	485	799	1549	2228	2821	66	131	28		553	250	150	250	514	755	950
44	496	817	1579	2265	2858	67	135	29		561	300	150	250	513	755	950
45	507	835	1610	2301	2896	70	139	30		568	350	150	250	512	754	950
46	519	854	1640	2339	2931	71	142	30		576	400	150	250	512	753	950
47	531	873	1671	2372	2967	74	145	31		583	450	150	250	511	753	950
48	543	892	1701	2406	3002	75	148	31		590	500	150	250	511	751	950
49	556	911	1730	2440	3038	77	152	32		598	550	150	250	510	750	950
50	568	930	1759	2478	3069	78	155	33		605	600	150	250	509	750	950
51	580	948	1788	2506	3101	80	157	33		613	650	150	250	508	750	950
52	593	966	1818	2537	3133	83	163	33		619	700	150	250	507	750	950
53	606	984	1843	2568	3163	85	165	34		626	750	150	250	505	750	950
54	616	1002	1869	2598	3192	86	167	34		634	800	150	250	504	750	950
55	628	1019	1895	2627	3220	87	170	35		641	850	150	250	503	750	950
56	639	1036	1921	2658	3247	89	173	36		647	900	150	250	500	750	950
57	650	1052	1947	2684	3274	90	176	36		654	950	150	250	500	750	950
58	661	1069	1971	2712	3299	92	179	37		661	1000	150	250	500	750	950
59	672	1085	1996	2739	3324	93	182	37		670		150	250	500	750	950
60	682	1101	2020	2766	3348	97	185	38		677		150	250	500	750	950
61	693	1117	2044	2790	3373	98	189	38		687		150	250	500	750	950
62	703	1132	2067	2814	3396	99	192	38		697		150	250	500	750	950
63	714	1148	2090	2837	3420	102	196	39		709		150	250	500	750	950
64	724	1163	2117	2859	3454	103	198	40		724		150	250	500	750	950
65	735	1179	2143	2882	3484	106	202	41		741		150	250	500	750	950
66	745	1193	2159	2905	3516	107	205	41		761		150	250	500	750	950

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
20	$43	$88	$198	$308	$414	$100	$203	$464	$732	$947	$121	$242	$522	$774	$957
21	45	90	203	315	422	101	204	465	733	948	121	242	522	774	957
22	46	92	208	321	430	102	205	468	733	948	121	242	522	774	957
23	47	94	213	328	438	102	206	468	734	948	121	242	522	774	957
24	48	97	217	335	446	103	207	470	735	948	121	242	521	774	957
25	49	99	222	341	453	103	207	471	735	948	121	242	521	774	957
26	51	102	227	348	462	104	209	474	737	948	121	242	521	774	957
27	52	104	232	355	470	104	210	474	737	948	121	242	520	773	957
28	53	107	237	362	479	105	211	475	739	948	121	242	520	773	957
29	55	109	243	369	487	105	211	476	739	948	121	241	520	772	956
30	56	112	247	376	495	106	212	477	739	948	121	241	519	772	956
31	57	115	253	383	503	106	213	479	739	948	121	241	518	771	956
32	59	117	258	391	510	107	214	480	741	948	121	241	518	771	956
33	60	120	264	398	519	108	215	481	741	948	121	241	518	770	956
34	62	123	269	405	526	108	216	481	742	948	121	240	517	770	956
35	63	125	275	413	534	108	216	482	742	948	121	240	517	769	956
36	65	128	280	420	542	109	217	483	743	948	120	240	517	769	955
37	66	131	286	427	549	109	218	484	743	948	120	240	516	768	955
38	68	134	292	434	557	110	219	485	743	948	120	240	516	768	955
39	69	137	298	441	564	110	219	486	743	948	120	239	516	767	954
40	71	140	304	448	572	111	220	486	743	948	120	239	515	767	954
41	73	143	309	454	578	111	221	487	743	948	120	239	515	766	954
42	74	147	315	461	585	112	222	487	743	948	120	239	515	765	954
43	76	150	320	468	592	112	222	487	743	948	120	238	514	764	953
44	78	153	326	474	598	112	223	487	743	948	120	238	513	763	953
45	80	156	331	481	604	113	223	486	741	946	120	238	512	762	953
46	81	159	336	486	611	113	224	485	737	944	120	237	511	761	952
47	83	162	341	493	616	113	224	485	736	944	120	237	509	760	952
48	84	165	346	499	622	114	224	485	735	943	120	236	507	758	951
49	86	168	351	504	628	114	224	484	732	942	120	235	505	755	950
50	88	170	356	510	634	114	224	483	730	941	120	234	503	751	949
51	89	173	361	515	638	114	224	482	727	940	120	234	501	748	948
52	91	176	365	520	643	114	223	481	725	939	119	233	499	745	946
53	92	179	370	525	649	114	223	480	722	937	119	232	497	742	944
54	94	182	374	531	653	114	223	478	719	936	119	231	494	739	943
55	95	184	379	536	658	114	223	476	716	934	118	230	491	735	942
56	97	187	383	540	664	114	223	473	713	933	118	230	489	731	940
57	98	189	388	545	669	114	222	471	709	931	118	229	486	727	939
58	99	192	392	549	675	114	222	469	705	929	117	228	483	722	937
59	101	194	396	553	680	114	222	467	700	926	117	227	479	717	935
60	102	197	400	558	688	114	221	464	695	924	117	226	475	711	932

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	2 Years.	5 Years.	10 Years	15 Years.	20 Years.					10 Years.					10 Years.
15	$18	$78	$179	$280	$379	$47	$199	$460	$726	$945	$72	$261	$529	$775	$957
16	19	80	182	286	387	48	200	461	727	945	71	260	529	775	957
17	20	82	187	291	395	49	202	462	728	945	71	260	529	775	957
18	21	84	190	296	402	49	203	463	729	945	71	260	529	775	957
19	21	86	195	303	410	50	204	464	730	946	71	260	529	775	957
20	22	89	200	310	418	51	205	466	732	946	72	260	529	775	957
21	22	91	205	317	426	51	206	467	732	946	71	260	528	775	957
22	23	93	209	323	433	51	206	468	733	946	70	259	528	775	957
23	23	95	213	329	441	51	207	469	733	946	70	259	527	774	957
24	24	97	218	336	449	51	208	470	734	946	69	258	527	774	956
25	24	99	223	342	457	52	208	471	735	946	69	257	526	774	956
26	25	102	227	349	465	52	209	472	736	946	69	257	526	773	956
27	26	104	232	356	473	52	210	473	736	947	69	256	525	773	956
28	26	106	237	362	481	52	210	474	737	947	68	256	525	773	956
29	27	109	242	368	489	53	211	475	737	947	68	255	524	772	956
30	28	111	247	376	497	53	212	476	738	947	68	254	524	772	956
31	28	114	252	383	505	53	213	477	739	947	68	254	523	771	956
32	29	116	257	390	513	53	213	477	739	947	68	253	522	771	956
33	30	119	262	397	521	53	214	478	739	947	67	252	522	771	955
34	30	122	268	405	529	53	214	479	739	947	67	252	521	770	955
35	31	124	273	412	537	54	215	480	740	947	67	251	520	770	955
36	32	127	279	419	545	54	216	481	740	947	67	250	520	769	955
37	33	130	284	426	553	54	216	481	740	947	66	249	519	768	955
38	33	133	290	433	560	54	217	482	740	946	66	249	518	767	954
39	34	136	296	440	568	54	217	482	740	946	66	248	517	766	954
40	35	139	301	447	575	55	218	482	739	946	66	247	516	765	954
41	36	142	307	454	582	55	219	483	739	946	65	246	515	764	953
42	37	145	312	461	590	55	219	483	738	946	65	246	514	763	953
43	37	148	318	467	597	55	219	483	737	945	65	245	513	762	953
44	38	151	323	474	604	56	220	483	736	945	64	244	512	761	952
45	39	154	328	480	610	56	220	483	735	944	64	243	510	759	952
46	40	157	334	487	617	56	221	482	734	944	64	242	509	757	951
47	41	160	339	493	623	56	221	482	733	943	64	241	507	755	950
48	42	163	344	499	629	56	221	481	731	942	63	240	505	753	950
49	43	165	349	505	635	56	221	480	729	942	63	239	503	751	949
50	43	168	353	510	641	56	221	478	727	941	63	238	501	749	948
51	44	171	358	516	647	56	221	477	725	939	62	237	499	746	947
52	45	174	363	521	652	56	221	476	723	938	62	235	497	743	946
53	45	176	368	527	658	56	220	475	720	937	62	234	494	740	944
54	46	179	372	532	663	57	220	473	717	936	61	233	491	736	943
55	47	182	377	537	668	57	221	472	714	934	61	232	489	732	941
56	48	184	381	542	674	57	220	470	711	932	61	230	486	728	940
57	49	187	385	546	679	57	220	468	707	930	61	229	483	724	938
58	50	190	389	551	685	57	219	466	703	928	61	228	480	719	936
59	50	192	393	555	692	57	219	464	698	926	60	227	476	714	934
60	51	195	397	559	699	57	219	461	693	924	60	225	473	709	931

Paid-up Values on $1,000 Participating Policies.

											Year Endowment at end of			
											5 Years	10 Years	15 Years	20 Years
14	$ 96	$210	$323	$427	$126	$228	$400	$742	$949	$165	$281	$552	$780	$960
15	98	221	330	434	126	229	401	744	949	165	281	551	784	960
16	100	226	337	442	126	231	402	745	949	165	281	551	784	960
20	103	231	343	451	127	232	403	746	949	165	281	550	783	960
22	106	236	350	459	128	234	405	747	949	165	281	550	784	960
26	110	241	357	467	129	235	406	748	950	165	281	550	785	960
27	113	247	364	475	130	236	408	749	950	165	281	550	786	960
30	116	252	371	484	131	237	409	750	950	165	280	549	787	960
31	119	257	379	492	132	239	401	751	950	165	280	549	787	959
35	122	263	386	500	133	240	302	752	950	164	280	549	787	959
36	124	269	393	509	133	241	304	753	950	164	280	548	787	959
65	129	275	401	517	136	243	305	753	950	164	280	548	786	959
70	132	280	409	525	137	244	306	754	950	164	280	548	786	959
73	136	286	416	533	138	245	307	754	951	164	279	548	785	959
75	140	292	423	541	139	246	308	754	951	164	279	547	785	959
78	143	298	431	549	140	247	309	755	951	164	279	547	785	959
80	147	304	438	557	141	248	310	755	951	164	279	547	784	959
82	150	310	446	564	142	250	311	756	951	164	279	546	784	959
85	154	316	453	572	143	251	312	756	951	164	279	546	783	959
88	158	322	461	579	144	252	312	756	950	164	279	546	782	959
90	162	328	468	586	145	253	313	756	950	164	278	545	782	958
93	166	334	475	593	146	254	314	756	950	163	278	544	781	958
96	170	340	482	600	147	255	314	755	950	163	278	544	780	957
98	174	346	488	607	148	256	314	755	949	163	278	543	779	957
01	178	352	494	613	149	257	315	754	949	163	277	542	777	956
04	182	358	501	621	149	258	315	753	948	163	277	541	776	955
06	186	363	508	627	150	259	315	752	948	163	277	540	775	955
09	190	369	513	633	151	259	314	751	947	163	276	539	773	954
12	193	374	520	638	151	260	313	749	946	163	276	537	771	954
14	196	379	526	644	152	260	313	747	945	163	275	535	769	953
17	200	384	532	650	152	261	312	745	944	162	275	533	766	953
19	204	389	537	655	153	261	311	743	944	162	274	531	764	951
22	207	394	543	660	153	262	310	741	943	162	273	529	761	950
24	211	399	548	665	153	263	308	739	941	161	272	527	758	949
26	214	404	553	670	154	263	307	735	940	161	271	525	755	948
29	217	408	558	675	154	263	305	732	939	161	270	522	752	946
31	220	414	563	680	154	263	303	729	937					
33	223	418	567	685	155	263	301	726	935					
36	227	422	572	691	155	263	299	723	933					
38	230	426	577	697	155	263	297	717	931					
40	233	431	581	703	156	263	295	712	929					
42	236	435	586	710										
44	239	439	591	717										
146	242	442	597	725										
148	244	446	604	733										
150	247	450	610	743										

Paid-up Values (Nonparticipating) on $1,000 Participating and Nonparticipating Policies.

Paid-up Values (Nonparticipating) on $1,000

Nonparticipating Policies.

Paid-up Values (Participating) on $1,000 Participating Polici

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endown at end of			
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years
20	$ 63	$105	$212	$316	$418	$145	$243	$492	$744	$948	$170	$280	$541	$781
21	64	108	216	322	425	145	244	493	745	948	170	280	541	781
22	66	110	221	329	433	146	244	494	746	949	170	280	541	781
23	68	113	225	335	441	146	245	495	747	949	170	280	541	781
24	69	116	230	342	448	147	246	496	747	949	170	280	541	780
25	71	118	235	349	456	148	247	497	748	949	170	280	540	780
26	72	121	240	355	464	148	248	498	749	949	170	280	540	780
27	74	124	245	362	472	149	249	499	749	949	170	279	540	780
28	76	126	250	369	480	149	250	500	750	949	170	279	540	780
29	78	129	256	376	489	150	251	501	750	949	169	279	539	779
30	80	132	261	383	497	151	251	502	751	950	169	279	539	779
31	81	135	266	390	505	151	252	503	751	950	169	279	539	779
32	83	138	272	398	513	152	253	504	752	950	169	279	539	779
33	85	141	277	405	521	152	254	505	752	950	169	279	538	778
34	87	145	283	412	529	153	255	506	753	950	169	278	538	778
35	89	148	289	420	537	153	255	506	753	950	169	278	538	777
36	91	151	295	427	544	154	256	507	753	950	169	278	537	777
37	93	155	301	434	552	155	257	508	753	950	169	278	537	776
38	96	158	307	442	560	155	257	509	753	949	169	278	536	776
39	98	161	313	449	567	156	258	509	753	949	169	278	536	775
40	100	165	319	456	575	156	259	510	753	949	169	277	536	775
41	102	169	325	463	582	157	260	510	753	949	169	277	535	774
42	105	172	331	470	589	157	260	510	752	948	169	277	535	773
43	107	176	337	477	596	158	261	510	751	948	169	277	534	772
44	110	180	342	484	603	158	262	510	751	948	168	277	533	771
45	112	184	348	490	610	159	262	510	750	947	168	277	532	769
46	114	187	354	497	616	159	263	510	749	946	168	276	531	768
47	117	191	359	503	623	160	263	509	747	946	168	276	530	766
48	119	194	365	510	629	160	263	509	746	945	168	276	528	764
49	121	198	370	516	635	160	263	508	744	944	168	275	527	762
50	124	201	376	522	641	161	263	507	742	943	168	275	525	760
51	126	205	381	528	646	161	263	506	740	942	167	274	523	758
52	128	208	386	534	652	161	263	505	738	941	167	273	521	755
53	130	211	391	539	657	161	263	503	735	940	167	272	519	752
54	133	215	396	545	662	161	263	502	733	939	166	272	517	749
55	135	218	401	550	668	161	263	501	730	937	166	271	515	746
56	137	221	406	555	673	161	263	499	726	936	166	270	512	742
57	139	224	411	560	679	161	263	497	723	934	166	269	510	738
58	141	228	416	565	685	161	262	495	719	932	165	269	507	733
59	143	231	420	570	691	162	262	493	715	930	165	268	504	729
60	146	234	424	575	698	162	262	491	710	928	165	267	501	723
61	148	237	429	580	705	162	262	489	706	925	164	266	497	718
62	150	240	433	586	713	162	262	486	701	923	164	265	494	712
63	152	243	437	592	721	162	262	484	697	920	164	265	490	707
64	154	246	441	599	730	163	261	481	692	917	....	....	....	....
65	156	248	445	606	739	163	261	479	688	913	....	....	....	....

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of 3 Years	5 Years	[illegible]	15 Years	20 Years	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Endowment at end of [illegible] Years	15 Years	20 Years
15	$56	$ 94	$130	$286	$381	$142	$239	$496	$740	$949	$171	$281	$542	$782	$956
16	58	97	135	292	388	143	240	497	741	948	171	281	542	782	956
17	59	99	139	298	396	143	241	499	742	948	171	281	542	782	956
18	61	101	203	304	403	144	241	490	743	948	171	281	542	782	956
19	62	104	208	310	410	145	243	491	744	949	171	281	543	782	956
20	63	106	212	317	418	146	243	492	745	949	171	281	542	782	956
21	65	108	217	323	426	146	244	493	746	949	171	281	542	781	956
22	66	111	221	329	433	146	245	494	746	949	171	281	541	781	956
23	68	113	226	336	441	147	246	495	747	949	170	280	541	781	956
24	70	116	231	342	449	148	247	497	748	949	170	280	541	781	956
25	71	119	236	349	457	148	248	498	748	950	170	280	541	781	956
26	73	121	241	356	465	149	248	499	749	950	170	280	541	781	956
27	75	124	246	363	473	149	249	500	750	950	170	280	540	780	956
28	76	127	251	370	481	150	250	501	750	950	170	280	540	780	956
29	78	130	256	377	[illegible]	151	251	502	751	950	170	280	540	780	957
30	80	133	261	384	497	151	252	503	751	950	170	279	540	780	957
31	82	136	267	391	505	152	253	504	752	950	170	279	539	779	957
32	84	139	272	398	513	152	253	504	752	950	170	279	539	779	957
33	86	142	278	405	521	153	254	505	753	950	170	279	539	779	957
34	88	145	284	413	529	153	255	506	753	950	170	279	538	778	957
35	90	148	289	420	537	154	256	507	753	950	169	279	538	778	957
36	92	152	295	428	545	154	257	508	754	950	169	279	538	777	957
37	94	155	301	435	553	155	257	509	754	950	169	279	537	777	956
38	96	158	307	442	560	156	258	509	754	950	169	278	537	776	956
39	98	162	313	449	568	156	259	510	754	950	169	278	537	776	956
40	101	166	319	456	576	157	259	510	753	949	169	278	536	775	956
41	103	169	325	464	583	157	260	511	753	949	169	278	536	774	955
42	105	173	331	471	590	158	261	511	753	949	169	278	535	773	955
43	108	177	337	477	597	158	262	511	752	948	168	278	534	772	955
44	110	180	343	484	604	159	262	511	751	948	168	277	533	771	954
45	113	184	349	491	610	159	262	511	750	948	168	277	533	770	954
46	115	188	354	497	617	160	263	510	749	947	168	277	531	768	953
47	117	191	360	504	623	160	263	510	748	946	168	277	530	767	953
48	120	195	365	510	629	161	264	509	746	946	168	276	529	765	952
49	122	198	371	516	635	161	264	508	745	945	168	276	527	763	951
50	124	202	376	522	641	161	264	506	743	944	168	275	526	761	950
51	126	206	381	528	647	161	264	506	741	943	168	274	524	759	949
52	128	209	386	534	652	161	264	505	739	942	168	274	522	756	948
53	131	212	392	540	658	161	264	504	738	941	167	273	520	753	947
54	133	216	397	545	663	162	264	503	733	939	167	272	518	750	946
55	135	219	402	551	668	162	263	501	730	938	167	271	515	746	944
56	137	222	407	556	674	162	263	499	727	936	166	271	513	742	943
57	140	225	411	561	679	162	263	498	723	935	166	270	510	738	942
58	142	228	416	566	685	162	263	496	719	933	166	269	507	734	940
59	144	231	421	570	692	162	263	494	715	931	166	268	504	729	938
60	146	234	425	575	699	162	263	492	711	928	165	268	501	724	936
61	148	238	429	581	706	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	150	241	433	586	713	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	152	245	437	592	721	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	154	248	441	599	730	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	156	252	445	606	740	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	2 Years	5 Years	10 Years	15 Years	19 Years
15	$ 47	$ 76	$191	$287	$382	$115	$209	$487	$741	$948	$92	$267	$543	$783	$959
16	50	78	195	293	389	117	210	488	742	948	92	267	543	783	959
17	49	80	199	299	396	115	212	489	743	949	92	266	543	782	959
18	51	82	204	305	404	117	213	490	744	949	92	266	543	782	959
19	50	86	208	311	411	118	214	491	744	949	92	266	542	782	959
20	53	88	213	317	419	119	216	493	745	949	92	266	542	782	959
21	55	89	217	323	426	117	217	494	746	949	92	266	542	782	959
22	54	90	222	330	434	118	218	495	747	950	92	266	542	782	959
23	56	92	226	336	442	119	220	496	748	950	92	266	542	782	959
24	58	95	231	343	449	120	221	497	748	950	92	266	542	781	959
25	59	96	236	350	457	121	222	498	749	950	92	266	541	781	959
26	61	100	241	356	465	122	223	499	750	950	92	265	541	781	959
27	63	101	246	363	473	122	225	500	750	950	92	265	541	781	959
28	62	104	251	370	481	123	226	501	751	950	92	265	541	781	959
29	63	106	257	377	490	123	227	502	751	951	92	265	540	780	958
30	65	109	262	384	498	124	229	503	752	951	91	265	540	780	958
31	68	113	267	391	506	124	230	504	752	951	91	265	540	780	958
32	70	116	273	399	514	124	231	505	753	951	91	265	540	779	958
33	71	120	278	406	522	125	232	506	753	951	91	264	539	779	958
34	72	123	284	413	530	125	233	507	754	951	91	264	539	779	958
35	73	127	290	421	538	125	235	507	754	951	91	264	539	778	958
36	76	131	296	428	545	125	236	508	754	951	91	264	538	778	957
37	77	135	302	435	553	125	237	509	754	950	91	264	538	777	957
38	77	138	308	443	561	127	238	510	754	950	91	264	538	777	957
39	80	142	314	450	568	126	239	510	754	950	90	264	537	776	956
40	83	146	320	457	576	128	240	511	754	950	90	264	537	776	956
41	83	150	326	464	583	128	241	511	754	950	91	263	536	775	956
42	86	154	332	471	590	129	242	511	753	949	91	263	536	774	956
43	88	158	338	478	597	131	243	511	752	949	91	263	535	773	955
44	90	163	343	485	604	132	244	511	752	949	91	263	534	772	955
45	92	167	349	491	611	133	245	511	751	948	92	263	533	770	954
46	94	171	355	498	617	135	246	511	750	947	91	263	532	769	954
47	96	174	360	504	624	134	247	510	748	947	91	263	531	767	953
48	98	178	366	511	630	135	247	510	747	946	92	262	529	765	952
49	99	182	371	517	636	136	248	509	745	945	92	262	528	763	952
50	101	186	377	523	642	137	248	508	743	944	91	261	526	761	951
51	102	189	382	529	647	137	248	507	741	943	92	261	524	759	950
52	105	193	387	535	653	138	248	506	739	942	91	260	522	756	949
53	108	197	392	540	658	139	249	504	736	941	91	259	520	753	948
54	111	200	397	546	663	140	249	503	734	940	92	259	518	750	946
55	114	204	402	551	669	140	249	502	731	938	91	258	516	747	945
56	116	207	407	556	674	139	249	500	727	937	91	257	513	743	943
57	119	211	412	561	680	140	249	498	724	935	92	257	511	739	942
58	121	214	417	566	686	141	249	496	720	933	91	256	508	734	940
59	124	218	421	571	692	141	249	494	716	931	92	255	505	730	938
60	126	221	425	576	699	142	249	492	711	929	92	255	502	724	935
61	128	224	430	581	706	....	....	....	....	....	....	....	....	....	....
62	130	228	434	587	714	....	....	....	....	....	....	....	....	....	....
63	133	231	438	593	722	....	....	....	....	....	....	....	....	....	....
64	135	234	442	600	731	....	....	....	....	....	....	....	....	....	....
65	137	236	446	607	740	....	....	....	....	....	....	....	....	....	....

Paid-up Values on $1,000 Nonparticipating Policies

Age at Issue	at end of					at end of					at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
21	$30	$76	$195	$312	$435	$85	$188	$451	$719	$944	$145	$260	$532	$777	[illegible]
22	32	80	200	319	444	86	190	453	721	944	144	260	531	776	957
23	34	83	205	326	452	87	191	455	722	944	143	259	531	776	957
24	36	86	211	334	460	88	193	457	723	944	143	259	531	776	957
25	38	89	217	342	468	90	195	459	725	945	143	259	531	776	957
26	40	93	223	350	477	92	197	461	727	945	143	259	531	776	[illegible]
27	42	96	229	357	485	93	198	463	728	945	143	258	530	776	957
28	44	99	235	364	493	94	200	465	729	945	142	258	530	776	957
29	46	103	241	372	501	96	202	467	730	946	141	257	529	776	957
30	49	106	247	380	510	97	204	469	732	946	141	257	529	775	957
31	51	110	253	388	518	98	205	471	733	946	141	257	529	775	957
32	53	113	259	396	526	99	206	472	734	946	141	256	528	775	[illegible]
33	55	116	265	403	534	100	207	474	735	946	140	256	528	774	[illegible]
34	57	119	271	411	542	101	209	475	736	946	139	255	527	774	[illegible]
35	60	123	278	419	550	103	211	478	738	946	139	255	527	774	[illegible]
36	62	127	284	427	558	104	212	479	739	946	139	255	527	774	[illegible]
37	64	130	290	434	565	106	213	480	739	946	138	254	526	773	[illegible]
38	66	134	296	442	573	106	214	481	739	946	[illegible]	253	525	772	[illegible]
39	68	137	302	450	580	107	215	482	739	946	136	252	524	771	[illegible]
40	71	141	308	458	588	108	217	483	740	946	136	252	524	771	[illegible]
41	73	145	314	464	596	109	219	484	740	946	136	252	523	770	[illegible]
42	75	148	320	471	602	110	[illegible]	485	739	945	135	251	522	769	[illegible]
43	77	152	326	478	608	110	221	[illegible]	739	945	135	250	521	768	[illegible]
44	79	155	332	484	615	111	222	485	738	945	134	249	519	766	[illegible]
45	81	159	338	492	622	112	223	486	739	945	134	249	518	765	[illegible]
46	83	162	343	498	628	113	224	486	737	945	134	249	518	764	[illegible]
47	85	166	348	504	634	114	224	486	736	944	[illegible]	248	516	762	[illegible]
48	87	168	353	510	640	114	224	485	734	943	131	246	514	760	[illegible]
49	88	[illegible]	358	515	645	114	224	484	732	942	130	245	511	757	[illegible]
50	90	174	362	521	651	115	224	483	730	941	129	244	509	755	[illegible]
51	91	177	367	526	656	115	224	482	728	940	128	242	507	752	[illegible]
52	93	179	372	531	661	115	224	480	726	939	127	241	504	749	[illegible]
53	94	182	376	536	666	114	223	479	723	938	126	239	501	745	[illegible]
54	95	184	380	541	671	114	223	477	720	936	125	238	498	742	[illegible]
55	97	187	385	545	676	114	223	476	717	935	124	236	495	738	[illegible]
56	98	189	389	550	681	114	223	474	713	933	123	235	492	733	941
57	100	192	393	554	687	114	223	473	709	931	122	[illegible]	489	728	[illegible]
58	100	194	[illegible]	558	693	114	222	469	705	929	121	232	485	723	[illegible]
59	102	197	400	562	[illegible]	114	222	466	701	927	[illegible]	230	481	718	[illegible]
60	104	199	404	566	706	114	222	466	696	[illegible]	120	229	[illegible]	713	[illegible]

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
16	....	....	....	....	....	$64	$210	$474	$741	$948	$98	$266	$536	$782	$958
17	....	....	....	....	....	65	211	475	742	948	98	266	536	782	958
18	....	....	....	....	....	65	212	476	743	948	98	266	535	782	958
19	....	....	....	....	....	66	214	478	744	949	98	266	535	782	958
20	....	....	....	....	....	67	215	479	745	949	98	266	535	782	958
21	$14	$81	$204	$323	$426	68	216	480	745	949	98	266	535	781	958
22	16	84	209	329	433	69	218	482	746	949	98	265	535	781	958
23	17	87	214	336	441	70	219	483	747	949	98	265	535	781	958
24	19	90	219	342	449	71	220	484	748	949	98	265	534	781	958
25	20	93	224	349	457	71	222	486	748	950	98	265	534	781	958
26	22	96	229	356	465	72	223	487	749	950	98	265	534	781	958
27	23	99	234	363	473	73	224	488	750	950	98	265	534	780	958
28	25	102	240	370	481	74	226	489	750	950	98	265	534	780	958
29	27	106	245	377	489	75	227	491	751	950	98	265	533	780	957
30	28	109	251	384	497	76	228	492	752	950	98	264	533	780	957
31	30	112	256	391	505	77	229	493	752	950	98	264	533	779	957
32	32	116	262	398	513	77	230	494	752	950	98	264	532	779	957
33	33	119	268	405	521	78	232	495	753	950	98	264	532	779	957
34	35	123	273	413	529	79	233	496	753	950	98	264	532	778	957
35	37	127	279	420	537	80	234	497	753	950	98	264	531	778	957
36	39	130	285	428	545	81	235	498	754	950	98	264	531	777	957
37	41	134	292	435	553	81	236	499	754	950	97	263	531	777	956
38	43	138	298	442	560	82	237	500	754	950	97	263	530	776	956
39	45	142	304	449	568	83	239	500	754	950	97	263	530	776	956
40	46	146	310	456	575	84	240	501	753	949	97	263	530	775	956
41	48	150	316	464	582	85	241	502	753	949	97	263	529	774	955
42	50	154	322	471	590	85	242	502	753	949	98	263	528	773	955
43	52	158	329	477	597	86	243	502	752	948	98	263	528	772	955
44	55	162	335	484	604	87	244	503	751	948	98	263	527	771	954
45	57	166	340	491	610	88	245	503	750	948	98	263	526	770	954
46	59	170	346	497	617	88	245	502	749	947	98	262	525	768	953
47	61	174	352	504	623	89	246	502	748	946	98	262	524	767	953
48	63	178	358	510	629	90	247	501	746	946	98	262	522	765	952
49	65	182	363	516	635	90	247	501	745	945	98	261	521	763	951
50	66	185	369	522	641	91	247	500	743	944	98	261	519	761	950
51	68	189	374	528	647	91	248	499	741	943	98	260	517	758	949
52	70	193	379	534	652	92	248	498	738	942	98	259	515	756	948
53	72	196	384	540	658	92	248	497	736	941	98	259	513	753	947
54	74	200	390	545	663	93	248	496	733	939	98	258	511	750	946
55	76	203	395	551	668	93	248	494	730	938	98	258	509	746	944
56	78	207	400	556	674	94	248	493	727	936	98	257	506	742	943
57	79	210	405	561	679	94	249	491	723	935	98	256	504	738	941
58	81	214	409	566	685	94	249	489	719	933	98	255	501	734	939
59	83	217	414	570	692	95	249	487	715	931	98	255	498	729	937
60	85	221	419	575	699	95	249	485	711	928	98	254	495	724	935

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
16	....	....	....	....	....	$ 98	$199	$458	$725	$944	$155	$270	$540	$783	$958
17	....	....	....	....	....	99	200	459	727	944	155	270	540	783	958
18	....	....	....	....	....	99	201	461	728	945	154	270	540	783	958
19	....	....	....	....	....	100	202	462	729	945	154	269	539	783	958
20	$43	$88	$198	$308	$414	100	203	464	730	945	153	268	539	782	958
21	45	90	203	314	421	101	204	465	731	946	153	268	538	782	958
22	46	92	208	321	429	101	205	467	732	946	152	267	538	782	958
23	47	94	212	327	437	102	206	468	733	946	151	267	537	782	958
24	48	97	217	334	445	103	207	469	734	946	151	266	537	781	958
25	49	99	222	341	453	103	207	471	735	946	150	266	536	781	958
26	51	101	227	348	462	104	208	472	736	947	150	265	536	781	958
27	52	104	232	355	470	104	209	473	736	947	149	264	535	780	958
28	53	106	237	362	478	105	210	474	737	947	148	264	535	780	957
29	54	109	242	369	486	105	211	476	738	947	147	263	534	779	957
30	56	112	247	376	494	106	212	477	739	947	147	262	533	779	957
31	57	114	253	383	502	106	213	478	739	947	146	262	533	778	957
32	59	117	258	390	510	107	214	479	740	947	145	261	532	778	957
33	60	120	264	398	518	107	215	480	741	947	144	260	531	777	956
34	62	122	269	405	526	108	215	481	741	947	144	259	531	777	957
35	63	125	275	412	534	108	216	482	741	947	143	258	530	776	956
36	64	128	280	419	542	109	217	483	742	947	142	257	529	775	956
37	66	131	286	427	549	109	218	484	742	947	141	257	528	775	956
38	68	134	292	434	556	110	219	484	742	947	140	256	527	774	956
39	69	137	298	441	564	110	219	485	742	947	139	255	526	773	955
40	71	140	303	448	571	111	220	486	742	947	138	254	525	772	955
41	73	143	309	454	578	111	221	486	741	946	138	253	524	771	955
42	74	147	315	461	585	112	221	486	741	946	137	252	523	770	954
43	76	150	320	468	591	112	222	487	740	946	136	251	522	768	954
44	78	153	325	474	598	112	223	486	739	945	135	250	520	767	953
45	79	156	331	480	604	113	223	486	738	945	134	249	519	765	953
46	81	159	336	486	610	113	223	486	737	944	133	248	517	763	952
47	83	162	341	492	616	113	224	485	735	943	132	247	515	761	952
48	84	165	346	498	622	114	224	484	734	943	131	246	513	759	951
49	86	168	351	504	628	114	224	484	732	942	130	244	511	757	950
50	87	170	356	509	633	114	224	482	730	941	129	243	509	754	949
51	89	173	360	515	638	114	224	481	728	940	128	242	506	751	948
52	91	176	365	520	643	114	223	480	725	939	127	240	503	748	947
53	92	179	370	525	648	114	223	478	722	937	126	239	501	745	945
54	93	181	374	530	653	114	223	477	719	936	125	237	498	741	944
55	95	184	379	535	658	114	224	475	716	934	124	236	495	737	942
56	96	187	383	540	663	....	....	....	....	....	....	....	....	....	....
57	98	189	387	545	668	....	....	....	....	....	....	....	....	....	....
58	99	192	392	549	674	....	....	....	....	....	....	....	....	....	....
59	101	194	396	553	680	....	....	....	....	....	....	....	....	....	....
60	102	197	399	558	687	....	....	....	....	....	....	....	....	....	....

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endow at end of			
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.
21	$20	$90	$202	$314	$421	$46	$185	$466	$730	$946	$56	$243	$523	$775
22	20	92	207	320	429	46	185	468	731	947	56	243	522	775
23	21	94	212	327	437	46	186	469	732	947	56	243	522	775
24	22	96	217	334	445	46	186	471	733	947	56	242	522	774
25	23	99	222	341	453	46	187	472	734	948	56	242	522	774
26	23	101	227	348	461	46	188	473	735	948	56	242	522	774
27	24	103	232	355	469	47	189	475	736	947	56	242	522	774
28	24	106	237	362	477	47	190	476	737	947	56	242	522	774
29	25	109	242	369	485	47	191	477	738	947	55	242	521	774
30	25	112	247	376	494	48	192	478	739	947	55	242	521	774
31	26	114	252	383	502	48	192	479	740	947	55	241	521	773
32	27	116	257	390	510	48	193	480	740	947	55	241	520	773
33	28	119	263	397	518	49	194	481	740	947	55	241	519	772
34	28	122	269	404	526	49	194	482	741	947	55	241	519	772
35	28	125	275	412	534	50	195	482	741	947	55	240	518	772
36	29	128	280	419	541	50	196	483	742	947	55	240	518	771
37	30	131	285	426	548	50	197	484	742	947	55	240	518	770
38	31	134	291	433	556	50	198	484	742	947	55	240	517	769
39	32	137	297	440	563	50	199	485	742	947	55	240	517	768
40	32	140	303	448	571	50	200	486	742	947	55	240	517	768
41	33	143	308	454	577	51	200	486	741	946	55	240	516	767
42	34	146	313	460	583	51	200	486	740	946	54	239	515	765
43	35	149	319	466	590	51	200	487	740	946	54	239	514	764
44	35	152	325	473	597	51	200	487	739	946	54	239	513	763
45	36	156	331	480	604	51	201	488	738	945	54	239	512	762
46	37	158	336	485	609	51	201	487	737	944	54	238	510	760
47	38	161	341	491	615	51	201	486	735	943	54	238	508	758
48	38	164	346	497	621	52	201	485	734	942	54	237	507	756
49	39	167	351	503	627	52	201	484	732	942	54	237	505	754
50	40	170	356	509	633	52	201	483	731	941	54	236	504	752
51	41	172	360	514	638	52	201	482	728	940	54	235	502	749
52	41	175	364	519	643	52	201	480	725	938	54	234	499	746
53	42	178	369	524	648	52	201	478	722	937	54	234	497	743
54	42	181	374	529	653	52	201	477	719	936	54	233	495	739
55	43	184	379	535	658	51	201	475	716	935	54	232	492	736
56	44	186	383	539	663	51	201	473	712	933	54	231	489	731
57	45	188	387	543	669	51	200	471	708	931	53	230	486	726
58	45	191	391	548	675	51	200	468	704	929	53	229	483	721
59	46	194	395	553	681	51	200	466	700	927	53	228	480	716
60	46	197	399	558	687	51	199	464	696	925	52	227	477	711

Paid-up Values on $1,000 Nonparticipating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
43	$ 87	$198	$307	$412	$100	$203	$464	$729	$944	$122	$243	$521	$774	$957
45	88	201	312	420	101	204	466	730	944	122	243	521	774	956
45	90	205	318	428	101	204	466	731	945	122	242	521	774	956
45	93	213	327	436	102	206	467	733	945	122	242	520	774	956
46	96	217	333	445	102	207	469	733	946	122	241	520	774	956
49	97	222	339	453	103	208	470	735	946	122	241	520	773	956
49	99	227	346	461	104	209	472	735	946	122	241	520	773	956
50	103	233	353	468	104	209	473	736	947	122	241	520	773	956
52	106	236	361	476	105	210	475	737	947	122	241	520	772	956
54	108	241	369	486	105	211	475	738	947	122	241	520	772	956
56	110	246	374	493	106	212	477	739	947	122	241	520	772	956
56	113	252	382	502	107	213	478	739	947	122	241	519	772	956
56	116	257	390	510	107	214	479	740	947	122	241	519	772	955
58	119	263	397	518	107	215	480	740	947	122	241	518	771	955
59	121	268	404	524	108	215	481	740	947	122	240	518	770	955
60	124	274	410	533	108	216	482	741	947	122	240	518	770	955
64	127	280	418	540	109	217	483	741	948	121	240	517	770	955
67	130	285	425	548	109	218	484	742	948	121	240	517	769	955
67	133	291	432	555	110	218	484	742	948	121	239	516	768	954
67	136	297	440	562	110	219	485	742	948	121	239	515	768	954
70	139	302	446	571	111	220	485	742	947	121	239	515	767	954
71	142	308	453	577	111	221	486	741	947	121	239	515	766	954
74	145	313	460	583	112	222	486	741	946	121	238	514	765	953
75	148	319	466	590	112	222	486	740	946	121	238	513	764	953
77	151	324	473	597	112	222	487	739	945	121	238	512	763	952
78	155	330	480	604	113	223	486	738	945	120	237	511	761	952
80	158	335	486	610	113	223	486	737	944	120	237	510	760	951
82	160	340	492	616	113	224	485	735	944	120	237	508	758	951
84	163	345	498	621	114	224	485	734	943	120	237	507	756	950
84	166	350	503	628	114	224	483	732	941	120	236	505	754	949
86	169	355	508	633	114	224	481	730	940	120	234	502	750	948
88	172	360	513	638	114	224	480	728	939	120	234	500	748	947
90	175	365	519	643	114	224	478	725	939	120	233	499	745	945
91	178	370	524	647	114	223	477	722	938	120	232	496	742	944
93	181	375	529	652	114	223	475	719	936	119	231	493	738	943
94	183	379	535	657	114	223	473	716	934	118	230	490	735	942
95	185	383	540	662	....	....	....	....	....	....	....	....	....	....
97	188	387	545	668	....	....	....	....	....	....	....	....	....	....
98	191	391	549	674	....	....	....	....	....	....	....	....	....	....
101	194	395	553	679	....	....	....	....	....	....	....	....	....	....
102	196	399	557	686	....	....	....	....	....	....	....	....	....	....
103	198	402	562	693	....	....	....	....	....	....	....	....	....	....
104	200	405	568	700	....	....	....	....	....	....	....	....	....	....
105	202	409	574	708	....	....	....	....	....	....	....	....	....	....
106	205	413	580	717	....	....	....	....	....	....	....	....	....	....
109	207	416	587	727	....	....	....	....	....	....	....	....	....	....

Paid-up Values (Nonparticipating)

$1,000 Participating Policies

Life of		20-Premiums Life at end of				20-Year Endowment at end of			
10 Years	20 Years	5 Years	10 Years	15 Years	19 Years	5 Years	10 Years	15 Years	19 Years
02	$405	$102	$466	$732	$946	$147	$528	$782	$958
08	413	102	467	733	946	147	528	781	958
14	420	103	469	733	946	147	528	781	958
20	428	103	470	734	947	147	528	781	958
27	436	104	471	735	947	147	528	781	958
33	444	104	472	735	947	147	528	781	958
40	451	104	473	736	947	146	527	781	958
46	459	105	474	737	947	146	527	780	958
53	467	105	475	737	947	146	527	780	958
60	475	106	475	738	947	146	527	780	957
67	483	106	476	738	947	145	526	780	957
74	491	107	477	739	947	144	526	779	957
81	499	107	478	739	948	144	526	779	957
88	507	107	479	740	948	144	525	779	957
95	515	108	479	740	947	144	525	778	957
02	523	108	480	740	947	143	[illegible]	778	957
09	530	108	481	740	947	142	525	777	957
16	538	109	481	740	947	142	524	777	956
23	546	109	482	740	947	142	524	776	956
30	553	110	483	740	947	141	523	776	956
37	560	110	483	740	947	[illegible]	523	775	956
44	567	110	483	739	946	139	522	774	955
51	575	111	483	739	946	139	522	773	955
58	581	111	483	738	946	140	521	772	955
64	588	111	483	737	945	140	520	771	954
71	595	112	483	736	945	139	520	770	954
77	601	112	483	735	944	138	518	768	953
83	608	112	482	733	943	138	517	767	953
89	614	112	481	732	943	138	516	765	952
95	620	112	480	730	942	[illegible]	514	763	951
01	625	113	479	728	941	138	513	761	950
07	631	113	478	726	940	138	511	758	949
13	636	113	477	723	939	138	509	756	948
18	641	113	475	720	937	138	507	753	947
23	647	113	[illegible]	718	936	138	505	750	946
29	652	113	472	714	934	138	503	746	944
34	657	113	470	711	933	...	...	...	...
39	663	113	468	707	931	...	...	...	...
43	669	113	466	703	929	...	...	...	...
48	676	113	464	698	927	...	...	...	...
53	683	113	462	[illegible]	924	...	...	...	...
58	690	113	459	689	922	...	...	...	...

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	[illegible]	[illegible]	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
18	[illegible]	$101	[illegible]	[illegible]	$410	$114	$241	$490	$745	$948	$171	$291	$542	$782	[illegible]
19	62	104	228	330	410	115	242	491	744	949	171	291	542	782	958
20	63	106	232	337	418	146	243	492	745	949	171	291	542	782	958
21	65	108	237	343	426	146	244	493	746	949	171	291	542	781	958
22	66	111	241	349	433	146	245	494	746	949	171	291	541	781	958
23	68	113	226	356	441	147	246	496	747	949	171	290	541	781	958
24	70	116	231	342	449	148	247	497	748	949	170	290	541	781	958
25	71	119	236	349	457	148	248	498	749	950	170	290	541	781	958
26	73	121	241	356	465	149	248	499	749	950	170	290	541	781	958
27	75	124	246	363	473	149	249	500	750	950	170	290	540	780	958
28	76	127	251	370	481	150	250	501	750	950	170	290	540	780	958
29	78	130	256	377	489	151	251	502	751	950	170	290	540	780	957
30	80	133	261	384	497	151	252	503	751	950	170	279	540	780	957
31	82	136	267	391	506	152	253	504	752	950	170	279	539	779	957
32	84	139	272	398	513	153	253	504	752	950	170	279	539	779	957
33	86	142	278	405	521	153	254	505	752	950	170	279	539	779	957
34	88	145	284	413	529	153	255	506	753	950	170	279	538	778	957
35	90	148	289	420	537	154	256	507	753	950	169	279	538	778	957
36	92	152	295	428	546	154	257	508	754	950	169	279	538	777	957
37	94	155	301	435	553	155	257	508	754	950	169	278	537	777	956
38	96	159	307	442	560	156	258	509	754	950	169	278	537	776	956
39	98	162	313	449	568	156	259	510	754	950	169	278	537	776	956
40	101	166	319	456	575	157	259	510	753	949	169	278	536	775	956
41	103	169	325	464	582	157	260	511	753	949	169	278	536	774	955
42	106	173	331	471	590	158	261	511	753	949	169	278	535	773	955
43	108	177	337	477	597	158	262	511	752	948	169	278	534	772	955
44	110	180	343	484	604	159	262	511	751	949	169	277	533	771	954
45	113	184	349	491	610	159	263	511	750	949	169	277	533	770	954
46	115	188	354	497	617	160	263	511	749	947	169	277	531	768	953
47	117	191	360	504	623	160	263	510	748	946	169	277	530	767	953
48	120	195	365	510	629	161	264	509	746	946	169	276	529	765	952
49	122	198	371	516	635	161	264	508	745	945	168	276	527	763	951
50	124	202	376	522	641	161	264	509	743	944	168	275	526	761	950
51	126	205	381	529	647	161	264	506	741	943	168	274	524	759	949
52	129	208	386	534	652	161	264	505	739	942	168	274	522	756	949
53	131	212	392	540	658	161	264	504	736	941	167	273	520	753	947
54	133	215	397	545	663	161	264	503	733	939	167	272	518	750	946
55	135	218	402	551	668	161	263	501	730	938	167	271	515	746	944
56	137	222	407	556	674	161	263	499	726	936	166	270	512	742	942
57	140	225	411	561	679	161	263	497	723	934	166	269	509	738	941
58	142	228	416	566	685	161	262	495	719	932	165	269	507	733	939
59	144	231	421	570	692	162	262	493	716	930	165	269	504	729	937
60	146	234	425	575	698	162	262	491	710	928	165	267	501	723	934
61	148	236	429	581	705	162	262	489	706	925	..	.	.	.	....
62	150	241	433	586	713	162	262	486	701	922	...			. ..	...
63	152	243	437	592	721	162	262	484	697	920	.			.	...
64	154	246	441	599	730	163	262	481	692	917	..	..	...	.....	....
65	156	249	445	606	740	163	262	479	688	913	.		..	. ...	....

Paid-up Values (Nonparticipating) on $1,000 Participating a Nonparticipating Policies.

20	$ 22	$ 88	$199	$307	$413	$ 50	$203	$464	$729	$945	$ 75	$269	$539	$783
21	23	90	203	314	421	51	204	466	731	946	75	268	539	783
22	23	93	208	321	429	51	205	467	732	946	74	268	538	783
23	24	95	213	328	437	51	206	469	734	946	74	267	538	782
24	24	97	218	335	446	51	207	470	734	946	74	267	537	782
25	25	99	222	342	454	52	208	470	735	947	73	266	537	782
26	26	102	227	348	462	52	209	472	736	947	73	266	536	781
27	26	104	232	355	470	52	210	473	736	947	73	265	536	781
28	27	107	237	362	478	53	211	475	738	947	72	265	535	780
29	27	109	242	369	486	53	212	476	739	947	72	264	535	780
30	28	112	248	376	495	53	212	477	739	947	72	263	534	779
31	29	114	253	383	503	54	213	478	740	948	71	263	533	779
32	30	117	258	391	511	54	214	479	741	948	71	262	533	778
33	30	120	264	398	519	54	215	480	741	948	71	261	532	778
34	31	123	270	405	527	54	216	482	741	948	71	260	531	777
35	32	126	275	413	534	54	217	482	742	948	70	259	530	777
36	33	129	281	420	542	55	217	483	742	948	70	259	530	776
37	33	131	287	427	550	55	218	484	742	948	70	258	529	775
38	34	134	292	434	557	55	219	485	742	948	69	257	528	774
39	35	138	298	441	564	55	220	485	742	948	69	256	527	773
40	36	141	304	448	571	56	220	486	742	947	69	255	526	772
41	37	144	309	455	578	56	222	486	742	947	68	254	525	771
42	38	147	315	462	585	56	222	487	741	946	68	253	524	770
43	39	150	320	468	592	57	222	487	741	945	67	252	522	769
44	39	153	326	474	598	57	223	487	740	945	67	251	521	768
45	40	157	331	481	605	57	224	487	740	945	67	250	519	766
46	41	160	336	487	611	57	224	487	738	945	66	249	517	764
47	42	162	341	492	617	57	224	487	735	944	66	248	515	762
48	43	165	347	498	623	58	224	485	734	943	65	246	513	760
49	44	168	351	504	628	58	224	484	732	942	65	245	511	757
50	45	171	356	510	634	58	224	483	731	941	65	244	509	754
51	45	174	361	516	639	58	224	482	728	940	64	242	507	751
52	46	177	365	521	644	58	224	480	726	939	64	241	504	748
53	47	179	370	526	649	58	224	479	723	938	63	239	501	745
54	48	182	375	531	654	58	223	477	719	936	63	238	498	741
55	49	185	379	536	659	58	223	476	717	935	63	236	495	737
56	49	187	384	541	663	58	223	474	713	933	63	235	492	733
57	50	190	388	545	669	58	223	472	709	931	62	233	489	728
58	51	192	392	549	675	58	222	470	705	929	62	232	485	723
59	52	195	396	554	681	58	222	467	701	926	62	231	482	718
60	52	197	400	559	688	58	222	465	698	923	62	229	478	712

Paid-up Values (Nonparticipating) on $1,000 Participating Policies

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
20	$37	$ 74	$199	$307	$415	$80	$172	$463	$730	$945	$106	$227	$523	$775	$958
21	37	76	204	315	422	81	173	465	730	946	106	226	523	775	958
22	37	78	209	321	430	81	174	467	731	946	106	226	523	775	958
23	38	80	214	328	437	82	175	469	732	947	106	226	523	775	958
24	39	83	218	334	446	82	176	471	733	947	106	226	522	775	958
25	40	86	221	341	454	83	178	472	734	948	106	226	522	774	958
26	41	87	227	348	461	83	180	474	735	948	106	226	522	774	958
27	42	89	233	355	470	83	182	475	736	948	106	226	522	774	958
28	43	90	237	362	478	84	184	476	737	948	106	225	521	774	957
29	44	93	242	370	487	84	185	477	738	948	106	225	521	774	957
30	45	94	249	377	495	84	186	478	739	948	106	225	521	774	957
31	46	97	254	384	503	85	188	479	740	948	106	225	520	774	957
32	47	99	259	391	510	85	190	480	740	948	106	225	520	773	957
33	48	102	263	398	517	86	191	480	741	948	106	225	519	773	957
34	49	104	269	406	526	86	192	481	741	948	105	225	519	773	957
35	51	107	274	413	535	87	193	482	742	948	105	224	518	772	957
36	52	110	281	419	542	87	195	483	742	947	105	224	518	772	956
37	53	112	286	427	549	87	197	484	742	947	106	224	518	771	956
38	54	114	292	435	557	87	198	485	742	947	106	224	517	770	955
39	55	117	297	442	564	87	199	486	742	947	106	224	517	769	955
40	57	121	303	449	571	87	200	486	742	946	106	224	516	768	954
41	58	123	310	455	579	88	201	487	741	946	106	224	516	767	954
42	59	126	315	461	585	89	202	487	741	946	106	223	515	766	953
43	61	129	320	468	592	90	203	488	740	946	106	223	514	765	953
44	63	133	327	475	599	91	204	488	739	945	106	223	513	763	952
45	64	138	332	480	605	92	205	488	738	945	106	223	512	761	952
46	65	140	337	487	611	93	205	487	737	944	105	223	511	760	951
47	66	143	342	492	617	94	206	486	736	943	105	222	510	758	951
48	67	147	347	498	623	95	206	485	735	942	105	222	508	756	950
49	69	150	351	504	628	96	206	484	733	941	104	222	506	754	950
50	70	154	356	510	633	96	207	483	731	940	104	221	504	752	949
51	72	156	361	516	639	96	207	482	729	940	104	221	502	749	948
52	74	159	365	521	644	97	207	481	726	939	104	220	500	747	947
53	75	163	370	526	649	97	207	479	722	938	103	219	498	744	946
54	77	166	374	531	653	98	207	477	719	936	103	218	496	740	945
55	80	169	379	535	659	98	207	475	716	935	103	217	493	736	943
56	81	172	384	541	663	98	208	474	713	933	103	217	490	731	941
57	83	175	388	545	669	99	208	472	709	931	103	216	486	727	939
58	85	178	392	549	674	99	208	470	705	929	102	215	483	722	937
59	86	180	395	554	681	99	208	467	701	927	102	214	480	717	935
60	87	183	400	559	687	99	208	465	696	925	102	213	476	711	933
61	89	186	404	563	695	100	208	462	691	922	102	213	472	705	930
62	91	188	407	568	702	100	207	459	686	919	102	212	468	699	927
63	93	191	410	574	710	100	207	456	681	916	102	211	464	693	923

Paid-up Policies (Participating) on $1,000

Participating Policies.

Age at Issue.	Ordinary Life (End't at 85) at end of					20-Premiums Life (End't at 85) at end of					20 Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	$99	$267	$543	$783	$959
16	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	99	267	543	783	959
17	$9	$71	$200	$300	$398	$65	$212	$489	$743	$949	99	266	543	782	959
18	11	73	205	306	405	66	213	491	744	949	99	266	543	782	959
19	12	76	209	312	413	67	215	492	745	949	99	266	542	782	959
20	14	79	214	319	420	68	216	493	745	949	99	266	542	782	959
21	15	82	218	325	428	69	217	494	746	949	99	266	542	782	958
22	17	85	223	331	436	69	219	495	747	950	99	266	542	782	958
23	18	88	228	338	444	70	220	496	748	950	99	266	542	782	958
24	20	91	232	345	452	71	221	497	749	950	99	266	541	781	958
25	21	94	237	351	460	72	222	498	749	950	99	266	541	781	958
26	23	97	242	358	468	73	224	500	750	950	98	265	541	781	958
27	24	100	247	365	476	74	225	501	751	950	98	265	541	781	958
28	26	104	253	372	484	75	226	502	751	950	98	265	541	781	958
29	28	107	258	379	492	75	228	503	752	951	98	265	540	780	958
30	29	110	263	386	500	76	229	504	752	951	98	265	540	780	958
31	31	114	269	394	509	77	230	504	753	951	98	265	540	780	958
32	33	117	274	401	517	78	231	505	753	951	98	265	540	779	958
33	34	121	280	408	525	79	233	506	754	951	98	264	539	779	958
34	36	124	286	416	533	80	234	507	754	951	98	264	539	779	957
35	38	128	292	423	541	81	235	508	754	951	98	264	539	778	957
36	40	132	298	431	549	81	236	509	754	951	98	264	538	778	957
37	42	136	304	438	557	82	237	509	755	951	98	264	538	777	957
38	44	140	310	446	565	83	238	510	756	950	98	264	537	777	957
39	46	143	316	453	573	84	239	511	754	950	98	264	537	776	956
40	48	148	322	461	581	85	241	511	754	950	98	264	537	776	956
41	50	152	328	468	588	85	242	511	754	950	98	263	536	775	956
42	52	156	334	475	596	86	243	512	753	949	98	263	535	774	956
43	54	160	340	482	603	87	244	512	753	949	98	263	535	773	955
44	56	164	346	489	611	88	245	512	752	949	98	263	534	772	955
45	58	168	352	497	618	88	246	512	751	948	98	263	533	770	954
46	60	172	358	504	626	89	246	511	750	948	98	263	532	769	954
47	62	176	364	511	633	90	247	511	749	947	98	262	531	767	953
48	64	180	370	517	640	91	248	510	747	946	98	262	529	765	952
49	66	184	376	524	648	91	248	510	746	946	98	262	528	763	952
50	68	188	382	531	655	92	248	509	744	945	98	261	526	761	951
51	70	192	387	538	663	92	249	508	742	944	98	261	524	759	950
52	72	196	393	545	670	93	249	507	740	943	.....	.....	.....	.....	.....
53	74	200	399	552	678	93	249	505	737	942	.....	.....	.....	.....	.....
54	76	204	405	559	687	94	249	504	735	940	.....	.....	.....	.....	.....
55	78	208	411	567	696	94	250	503	732	939	.....	.....	.....	.....	.....
56	80	212	417	574	707	94	250	501	729	938	.....	.....	.....	.....	.....
57	82	216	423	582	719	95	250	500	726	936	.....	.....	.....	.....	.....
58	84	220	429	590	733	95	250	498	722	934	.....	.....	.....	.....	.....
59	86	224	436	599	750	96	250	496	718	932	.....	.....	.....	.....	.....
60	88	229	442	609	771	96	251	494	714	930	.....	.....	.....	.....	.....
61	90	233	449	621	796	97	251	492	710	928	.....	.....	.....	.....	.....
62	92	237	457	635	828	97	251	490	707	926	.....	.....	.....	.....	.....
63	94	242	465	652	869	98	251	488	703	924	.....	.....	.....	.....	.....
64	97	247	474	672	924	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	99	252	485	697	1000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
21	$ 64	$108	$216	$322	$425	$145	$244	$493	$745	$948	$145	$244	$493	$745	$948
22	66	110	221	329	433	146	244	494	746	949	146	244	494	746	949
23	68	113	225	335	441	146	245	495	747	949	146	245	495	747	949
24	69	116	230	342	448	147	246	496	747	949	147	246	496	747	949
25	71	118	235	349	456	148	247	497	748	949	148	247	497	748	949
26	72	121	240	355	464	148	248	498	749	949	148	248	498	749	949
27	74	124	245	362	472	149	249	499	749	949	149	249	499	749	949
28	76	126	250	369	480	149	250	500	750	949	149	250	500	750	949
29	78	129	256	376	489	150	251	501	750	949	150	251	501	750	949
30	80	132	261	383	497	151	251	502	751	950	151	251	502	751	950
31	81	135	266	390	505	151	252	503	751	950	151	252	503	751	950
32	83	138	272	398	513	152	253	504	752	950	152	253	504	752	950
33	85	141	277	405	521	152	254	505	752	950	152	254	505	752	950
34	87	145	283	412	529	153	255	506	753	950	153	255	506	753	950
35	89	148	289	420	537	153	255	506	753	950	153	255	506	753	950
36	91	151	295	427	544	154	256	507	753	950	154	256	507	753	950
37	93	155	301	434	552	155	257	508	753	950	155	257	508	753	950
38	96	158	307	442	560	155	257	509	753	949	155	257	509	753	949
39	98	161	313	449	567	156	258	509	753	949	156	258	509	753	949
40	100	165	319	456	575	156	259	510	753	949	156	259	510	753	949
41	102	169	325	463	582	157	260	510	753	949	157	260	510	753	949
42	105	172	331	470	589	157	260	510	752	948	157	260	510	752	948
43	107	176	337	477	596	158	261	510	751	948	158	261	510	751	948
44	110	180	342	484	603	158	262	510	751	948	158	262	510	751	948
45	112	184	348	490	610	159	262	510	750	947	159	262	510	750	947
46	114	187	354	497	616	159	263	510	749	946	159	263	510	749	946
47	117	191	359	503	623	160	263	509	747	946	160	263	509	747	946
48	119	194	365	510	629	160	263	509	746	945	160	263	509	746	945
49	121	198	370	516	635	160	263	508	744	944	160	263	508	744	944
50	124	201	376	522	641	161	263	507	742	943	161	263	507	742	943
51	126	205	381	528	646	....	....	....	....	....	....	....	....	....	....
52	128	208	386	534	652	....	....	....	....	....	....	....	....	....	....
53	130	211	391	539	657	....	....	....	....	....	....	....	....	....	....
54	133	215	396	545	662	....	....	....	....	....	....	....	....	....	....
55	135	218	401	550	668	....	....	....	....	....	....	....	....	....	....
56	137	221	406	555	673	....	....	....	....	....	....	....	....	....	....
57	139	224	411	560	679	....	....	....	....	....	....	....	....	....	....
58	141	228	416	565	685	....	....	....	....	....	....	....	....	....	....
59	143	231	420	570	691	....	....	....	....	....	....	....	....	....	....
60	146	234	424	575	698	....	....	....	....	....	....	....	....	....	....

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	19 Years	2 Years	5 Years	10 Years	15 Years	19 Years
20	$ 6	$ 74	$213	$321	$424	$61	$207	$489	$742	$946	$98	$270	$550	$788	$959
21	10	76	218	328	432	60	210	489	743	946	98	270	550	788	959
22	9	81	225	334	441	62	209	491	744	948	98	270	550	787	959
23	12	83	230	343	448	61	212	493	744	947	98	270	550	787	959
24	12	87	233	348	457	63	214	495	746	947	98	269	550	787	959
25	15	89	240	356	467	65	216	496	746	947	98	269	549	786	959
26	18	93	246	363	474	67	218	497	747	949	98	269	549	786	958
27	18	97	251	369	482	66	220	497	748	948	98	269	549	786	958
28	20	100	256	377	490	68	221	500	748	949	98	269	549	786	958
29	23	104	261	385	498	69	222	500	750	949	98	269	549	786	958
30	25	107	268	392	507	71	223	502	752	948	98	268	547	785	958
31	28	111	272	399	515	72	224	503	751	949	98	268	547	785	958
32	27	116	278	407	523	74	228	505	751	948	98	268	546	785	958
33	29	119	283	414	532	72	228	505	753	949	97	268	546	784	958
34	31	124	291	422	539	74	229	506	753	949	97	269	546	784	958
35	33	126	296	430	547	75	231	508	755	948	99	269	545	784	958
36	35	131	302	436	555	76	234	508	754	950	99	268	546	783	957
37	39	135	308	444	564	77	233	510	755	949	99	268	546	782	957
38	41	139	314	451	571	80	235	511	755	948	98	267	545	782	957
39	42	143	321	460	577	81	237	512	754	949	98	267	544	782	957
40	44	146	326	466	585	81	239	513	754	948	98	268	544	780	957
41	48	152	332	473	592	82	240	513	754	949	98	267	543	780	956
42	49	155	338	481	600	82	241	514	753	948	97	266	543	778	956
43	52	160	344	488	607	85	242	514	753	948	99	267	542	778	956
44	53	164	351	494	613	85	243	514	753	947	98	266	541	776	955
45	56	169	356	500	618	86	245	513	751	948	98	267	540	775	955
46	57	173	361	506	625	86	246	513	750	947	99	266	538	774	954
47	60	177	367	512	631	88	246	513	748	946	98	266	537	772	953
48	62	180	373	519	638	88	246	512	748	944	98	266	535	770	953
49	65	184	379	525	643	90	248	512	746	944	99	265	533	768	952
50	65	188	382	530	649	90	249	510	743	943	98	265	531	766	951
51	68	191	387	536	654	90	249	509	742	942	97	263	529	762	950
52	70	196	392	541	659	92	249	508	739	941	98	263	528	760	949
53	72	199	399	546	664	91	249	507	737	940	97	262	526	757	948
54	74	203	403	551	669	91	250	505	735	938	98	262	524	754	947
55	76	207	408	556	674	93	250	504	732	937	99	261	521	751	944
56	78	209	412	561	679	92	250	502	728	935	98	260	518	746	943
57	79	213	417	566	684	94	250	501	724	933	98	259	515	742	941
58	81	216	421	570	689	94	250	498	720	932	98	258	512	737	939
59	82	220	425	575	696	95	249	496	716	930	97	257	509	732	937
60	85	223	429	580	702	95	249	493	712	928	98	257	505	727	935
61	87	227	433	585	709	96	251	492	708	925	98	256	502	722	933
62	88	230	438	591	717	96	251	488	703	922	98	254	498	715	930
63	90	233	441	595	724	97	249	487	698	919	98	254	494	710	927
64	91	235	445	603	732	97	250	484	693	917	98	254	490	704	924
65	92	238	449	609	742	98	250	482	690	913	98	252	487	699	920

Values (Nonparticipating) on $1,000 Participating Policies.

Ordinary Life at end of				20-Premiums Life at end of					20-Year Endowment at end of				
5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
$ 97	$205	$323	$427	$115	$217	$465	$743	$948	$88	$259	$524	$789	$960
99	210	330	435	115	218	467	744	949	88	259	523	788	960
102	215	337	443	116	219	468	745	949	88	259	523	788	960
104	219	343	451	117	220	469	746	949	88	259	523	788	960
107	224	350	459	117	221	471	747	949	88	259	523	788	960
109	229	357	467	118	222	472	748	950	88	259	523	788	959
112	234	364	475	119	223	473	749	950	88	258	522	787	959
115	239	372	484	119	224	475	750	950	88	258	522	787	959
117	245	379	492	120	225	476	751	950	88	258	522	787	959
120	250	386	500	120	226	477	752	950	88	258	522	787	959
123	255	394	509	121	227	478	752	950	88	258	521	786	959
126	261	401	517	122	228	479	753	950	88	258	521	786	959
129	266	408	525	122	229	481	754	951	88	257	521	786	959
132	272	416	533	123	230	482	754	951	88	257	520	785	959
135	277	424	541	123	231	483	755	951	88	257	520	785	959
138	283	431	549	124	232	484	755	951	88	257	520	785	958
141	289	438	557	125	232	485	756	951	88	257	519	784	958
144	294	446	564	125	233	486	756	950	88	257	519	784	958
147	300	453	572	126	234	486	756	950	88	256	519	783	958
150	306	460	579	126	235	487	756	950	88	256	518	782	958
154	312	467	586	127	236	488	756	950	87	256	518	782	957
157	318	474	594	127	237	488	755	950	87	256	517	781	957
161	323	481	600	128	237	489	755	949	87	256	516	780	957
164	329	488	607	128	238	489	754	949	87	256	516	779	956
167	334	495	614	129	239	489	754	949	87	255	515	778	956
171	340	501	620	129	239	489	753	948	87	255	514	776	955
174	345	507	627	130	240	489	752	948	87	255	513	775	955
177	350	514	633	130	240	488	750	947	87	254	511	773	954
180	355	520	638	130	240	488	749	946	87	254	510	771	954
183	360	526	644	131	241	487	747	945	87	253	508	769	953
186	365	531	650	131	241	486	745	945	87	253	506	767	952
189	370	537	655	131	241	485	743	944	87	252	505	764	951
192	375	542	660	131	241	484	741	942	87	251	503	761	950
195	379	548	665	131	240	483	738	941	86	250	500	758	949
198	384	553	670	131	240	481	736	940	86	250	498	755	947
201	388	558	675	131	240	480	733	938	86	249	496	751	946
204	393	563	680	131	240	478	729	937	86	248	493	747	944
207	397	567	685	131	240	476	726	935	86	247	490	743	943
210	401	572	691	132	240	475	722	933	86	246	487	738	941
212	405	577	697	132	239	473	717	931	86	245	484	733	939
215	409	581	703	132	239	470	713	929	85	244	481	728	936
218	413	586	710	132	239	468	708	926	85	244	478	722	934
220	417	591	717	132	239	466	704	924	85	243	474	717	931
223	420	597	725	132	239	463	699	921	85	242	470	711	928
225	424	603	734	132	238	461	695	918	85	241	467	705	924
227	427	610	743	132	238	459	691	914	85	240	464	700	921

Paid-up Values (Nonparticipating) on $1,000 Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	$28	$ 62	$177	$275	$375	$92	$185	$457	$725	$944	$126	$265	$547	$7	
16	29	63	181	283	383	92	187	458	726	944	126	265	547	7	
17	30	65	185	289	390	92	188	459	727	944	125	264	547	7	
18	31	67	189	295	398	93	189	461	728	945	125	264	546	7	
19	32	69	194	301	406	93	190	462	729	945	124	263	546	7	
20	33	71	198	308	414	94	192	[illegible]	730	945	125	263	545	7	
21	34	72	203	314	421	94	193	465	731	946	124	263	545	7	
22	35	74	208	321	429	94	195	467	732	946	124	262	545	7	
23	36	76	212	327	437	94	196	468	733	946	123	262	544	7	
24	36	78	217	334	445	95	197	469	734	946	123	261	544	7	
25	37	80	222	341	453	95	198	471	735	946	123	261	543	7	
26	38	82	227	348	462	95	200	472	736	947	122	260	543	7	
27	39	84	232	355	470	95	201	473	736	947	122	260	542	7	
28	40	86	237	362	478	95	202	474	[illegible]	947	121	259	542	7	
29	41	88	242	369	486	95	[illegible]	476	738	947	121	258	541	7	
30	42	90	247	376	494	95	204	477	739	947	120	258	540	7	
31	43	92	253	383	502	[illegible]	205	478	739	947	110	257	540	7	
32	44	94	256	390	510	96	206	479	740	947	119	256	539	7	
33	45	96	264	[illegible]	518	96	207	480	741	947	118	256	538	[illegible]	
34	47	98	269	405	526	96	208	481	741	947	118	255	538	[illegible]	
35	48	101	275	412	534	96	209	482	741	947	117	254	537	[illegible]	
36	49	105	280	419	542	96	210	483	742	947	116	253	536	779	957
37	50	108	286	427	549	96	211	484	742	947	116	252	535	778	957
38	51	112	292	434	556	96	212	484	742	947	115	251	534	777	956
39	52	115	298	441	564	96	212	485	742	947	114	250	533	776	[illegible]
40	54	119	303	448	571	96	213	[illegible]	742	947	113	249	532	775	956
41	55	122	309	454	578	96	214	486	741	946	113	248	531	774	955
42	56	126	315	461	585	96	215	486	741	946	112	247	530	773	955
43	57	130	320	468	591	96	215	487	740	946	111	246	528	771	954
44	59	133	325	474	598	96	216	486	739	945	110	245	527	770	954
45	60	137	331	480	604	95	216	486	738	945	109	244	525	768	953
46	61	140	336	486	610	95	216	486	737	944	108	243	523	766	953
47	62	144	341	492	616	95	216	485	735	943	107	241	521	764	952
48	64	147	346	498	622	95	216	484	734	943	106	240	519	762	951
49	65	150	351	504	628	94	216	484	732	942	105	238	518	759	950
50	66	153	356	509	633	94	216	482	730	941	104	237	514	757	949
51	67	156	360	515	638	93	216	481	728	940	103	235	511	754	948
52	68	159	365	520	643	93	216	480	725	938	102	233	508	750	947
53	69	163	370	525	648	93	215	478	722	937	101	231	505	747	946
54	70	166	374	530	653	92	215	477	719	936	100	230	502	743	945
55	72	[illegible]	379	535	658	92	214	475	716	934	98	228	499	739	943
56	73	172	383	540	663	91	214	473	713	933	97	226	495	735	941
57	74	174	387	544	668	91	213	471	709	931	96	224	491	730	939
58	75	177	392	549	674	90	213	469	704	929	95	222	488	725	937
59	76	180	395	553	680	90	212	467	700	926	..	.	.	..	.
60	77	183	399	558	687	89	211	464	695	924	..	.	...	..	.

Paid-up Values (Nonparticipating) on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$39	$ 82	$195	$314	$421	$ 88	$184	$450	$731	$945	$111	$228	$505	$754	$947
22	39	84	200	321	429	88	185	450	732	946	110	228	504	753	947
23	40	86	204	327	437	89	186	451	733	946	110	227	504	753	947
24	40	87	209	334	445	89	187	452	734	946	109	227	503	753	947
25	41	89	213	341	453	90	188	454	735	946	108	226	503	752	947
26	42	91	218	348	461	91	189	456	736	946	108	226	502	752	947
27	44	93	223	355	470	91	190	457	736	946	107	225	502	752	947
28	46	96	228	362	478	92	191	458	737	947	106	224	501	751	947
29	47	99	233	369	486	92	192	459	738	947	106	223	500	751	947
30	48	101	238	376	494	93	193	460	738	947	105	223	500	750	94
31	49	103	243	383	502	93	194	461	739	947	105	222	499	750	94
32	51	106	249	390	510	94	195	463	740	947	105	222	498	749	94
33	52	109	254	398	518	95	195	464	740	947	105	221	498	749	94
34	54	112	259	405	526	95	196	466	741	947	105	220	497	748	94
35	55	114	265	412	534	96	197	467	741	947	105	219	496	748	94
36	57	117	270	419	541	96	198	467	742	947	105	218	495	747	9
37	58	119	276	427	549	97	198	468	742	947	105	218	495	746	9
38	59	122	282	434	556	97	199	468	742	947	105	217	494	745	9
39	60	125	287	441	563	98	200	469	742	947	105	216	493	744	9
40	62	127	293	447	571	98	201	470	741	946	105	215	492	743	9
41	64	130	298	454	578	98	201	470	741	946	105	215	491	742	9
42	65	134	304	461	584	98	202	470	741	946	105	214	490	741	9
43	67	137	309	468	591	99	203	470	740	945	105	213	489	740	
44	69	140	314	474	598	99	203	470	739	945	105	212	487	738	
45	71	143	319	480	604	100	204	470	738	945	105	211	486	737	
46	72	146	325	486	610	100	204	470	737	943	105	210	484	736	
47	74	148	330	492	616	101	204	470	735	943	105	210	482	736	
48	75	151	335	498	622	101	204	469	733	943	105	210	480	736	
49	76	153	340	504	627	101	204	468	732	942	105	210	478	736	
50	77	156	344	509	633	101	204	467	729	940	105	210	476	736	
51	79	158	348	515	638	102	205	466	727	939	105	210	474	736	
52	81	160	353	520	643	102	205	465	725	938	105	210	473	736	
53	82	162	358	525	648	102	205	463	722	937	105	210	473	736	
54	83	165	362	530	653	101	205	461	719	935	105	210	473	736	
55	84	168	366	535	658	101	204	460	716	934	105	210	473	736	
56	86	171	370	540	663	101	204	458	713	932	105	210	473	736	
57	87	173	374	544	668	101	204	456	709	930	105	210	473	736	
58	89	176	379	549	674	101	203	454	704	928	105	210	473	736	
59	90	178	383	553	680	101	203	452	700	926	105	210	473	736	
60	91	180	386	558	686	101	203	449	708	924	105	210	473	736	

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
18	....	....	....	....	....	$ 81	$188	$461	$728	$945	$112	$233	$522	$775	$957
19	....	....	....	....	....	82	188	463	729	946	112	233	522	775	957
20	....	....	....	....	....	83	191	464	730	946	112	233	522	775	957
21	$31	$ 80	$203	$315	$422	83	191	466	731	946	112	233	522	775	957
22	33	83	208	321	430	84	192	467	732	946	112	233	522	775	957
23	34	85	213	328	438	85	194	468	733	947	112	233	522	775	957
24	36	88	218	335	446	86	195	470	734	947	112	233	522	774	957
25	37	90	222	341	454	87	196	471	735	947	112	233	522	774	957
26	38	93	227	348	462	88	197	472	736	947	112	233	522	774	957
27	40	96	232	355	470	88	198	474	737	947	112	233	522	774	956
28	41	98	238	362	478	89	199	475	738	947	111	233	522	774	956
29	43	101	243	369	487	90	200	476	738	948	111	233	522	774	956
30	45	104	248	376	495	91	201	477	739	948	111	233	522	774	956
31	46	107	253	384	503	92	203	478	740	948	111	233	521	773	956
32	48	109	259	391	511	92	204	479	740	948	111	233	521	773	956
33	50	112	264	398	519	93	205	480	741	948	111	233	521	773	956
34	51	115	270	405	527	94	206	481	741	948	111	233	521	773	956
35	53	118	275	413	534	95	207	482	742	948	111	233	521	773	956
36	55	121	281	420	542	96	208	483	742	948	111	234	520	772	955
37	56	124	287	427	550	96	209	484	742	948	111	233	519	771	955
38	58	127	292	434	557	97	210	485	742	948	110	232	518	770	955
39	60	131	298	441	564	98	211	486	742	947	110	232	517	769	955
40	62	134	304	448	571	98	212	486	742	947	109	231	516	768	955
41	64	137	309	455	578	99	212	487	742	947	109	231	515	767	955
42	66	141	315	462	585	100	213	487	741	947	109	230	514	766	955
43	68	144	321	468	592	101	214	487	741	946	109	230	513	765	954
44	69	147	326	474	598	101	215	487	740	946	109	229	512	764	954
45	71	150	331	481	605	102	216	487	739	945	109	229	511	762	954
46	73	154	336	487	611	103	216	486	737	945	109	229	510	760	953
47	75	157	342	493	617	103	216	486	736	944	108	228	509	758	952
48	77	160	346	499	623	103	217	485	734	943	108	228	507	756	951
49	79	163	351	504	628	104	217	484	732	942	108	228	505	754	950
50	80	165	356	510	634	104	217	483	730	941	108	227	503	752	949
51	82	168	361	515	639	104	217	482	728	940	108	227	501	749	948
52	84	171	366	521	644	105	217	480	726	939	108	226	498	746	947
53	85	174	370	526	649	105	217	479	723	938	....	....	....	....	....
54	87	177	375	531	653	105	217	477	720	936	....	....	....	....	....
55	89	180	379	536	658	105	217	476	717	935	....	....	....	....	....
56	90	182	384	541	664	105	217	474	713	933	....	....	....	....	....
57	92	185	388	545	669	106	216	472	709	931	....	....	....	....	....
58	93	188	392	549	675	106	216	470	705	929	....	....	....	....	....
59	95	190	396	554	681	106	216	467	700	927	....	....	....	....	....
60	96	193	400	558	687	106	216	465	696	924	....	....	....	....	....

Paid-up Values (Participating) on $1,000 Participating Policies

16							97	202	469	739	947	155	272	844	789	999
17							99	204	469	740	947	155	272	844	788	999
18							100	205	471	741	947	155	271	844	788	999
19							102	207	473	742	948	155	271	844	788	999
20							103	209	475	743	949	155	271	844	788	999
21	$ 26	$ 79	$207	$331	$436		105	210	476	744	948	154	271	844	788	999
22	29	82	212	338	444		106	212	478	746	948	154	271	843	788	999
23	31	86	218	344	453		108	214	480	746	949	154	271	843	788	999
24	34	88	223	351	461		109	215	482	747	949	154	271	843	787	999
25	36	92	229	358	469		110	217	483	748	949	154	271	843	787	999
26	38	95	234	366	477		112	219	485	749	949	154	270	843	787	999
27	41	98	240	373	486		113	220	487	750	949	154	270	842	787	999
28	43	103	246	380	494		115	222	488	751	950	154	270	842	786	999
29	46	106	251	388	502		116	224	490	751	950	154	270	842	786	999
30	49	110	257	395	511		117	225	491	752	950	154	270	841	786	999
31	51	114	263	403	519		119	227	493	753	950	154	270	841	786	999
32	54	117	269	410	527		120	229	494	754	950	153	270	841	786	999
33	57	121	276	418	536		122	230	496	754	950	153	269	840	786	999
34	60	124	282	425	544		123	231	497	755	950	153	269	840	786	999
35	62	129	288	433	552		124	233	499	756	950	153	269	840	784	995
36	65	133	294	441	560		126	234	499	756	950	153	269	839	784	999
37	68	137	301	448	568		127	236	501	756	950	153	269	839	783	999
38	71	141	307	456	575		129	237	502	756	950	153	268	839	783	997
39	74	145	314	463	583		130	239	503	756	950	153	268	838	783	997
40	77	150	320	470	591		131	240	504	756	950	153	268	838	781	997
41	80	154	327	478	599		133	241	504	755	949	153	268	837	780	997
42	83	159	333	485	605		134	243	506	755	949	153	268	836	779	995
43	86	163	339	492	613		135	244	506	755	948	153	268	835	778	995
44	89	167	345	499	620		136	245	506	754	948	153	268	835	777	995
45	92	171	352	506	627		137	246	506	753	948	153	267	834	776	995
46	95	175	359	513	634		138	247	506	752	947	153	267	832	774	994
47	98	180	364	519	641		139	248	506	751	947	153	267	831	773	995
48	101	184	369	526	648		140	249	505	749	944	153	266	829	771	993
49	104	188	375	532	655		141	249	505	747	943	153	266	828	769	992
50	107	192	381	539	662		141	250	504	746	944	152	266	826	768	991
51	110	198	387	546	669		142	250	502	744	943	152	264	824	763	989
52	112	199	392	552	676		143	251	502	741	942	152	264	822	761	988
53	115	203	399	559	684		143	251	501	739	941	152	263	820	758	98
54	118	207	404	566	692		144	251	500	736	940	151	262	817	754	987
55	121	211	410	572	701		144	251	499	734	939	151	261	815	751	86
56	123	215	415	579	711		145	252	497	731	937	151	260	812	747	98
57	126	219	421	587	721		145	253	496	727	936	151	260	809	743	987
58	129	223	428	594	727		146	253	494	724	934	150	259	806	738	98
59	132	227	434	604	733		146	253	492	720	932	150	258	802	733	98
60	135	231	440	614	773		147	252	491	716	930	150	257	798	727	98
61	138	235	447	625	799											
62	141	239	454	639	829											
63	144	244	462	655	870											
64	147	249	471	675	925											
65	150	253	483	700	930											

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	3 Years.	5 Years	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.
15	$25	$64	$176	$286	$391	$111	$208	$472	$740	$948	$156	$266	$536	$782	$958
16	27	67	181	292	388	112	210	474	741	948	155	266	536	782	958
17	29	70	185	298	396	113	211	475	742	948	155	266	536	782	958
18	31	72	190	304	403	114	212	476	743	948	155	266	535	782	958
19	33	75	194	310	410	115	214	478	744	949	155	266	535	782	958
20	35	78	199	317	418	116	215	479	745	949	156	266	535	782	958
21	36	81	204	323	426	117	216	480	745	949	155	266	535	781	958
22	39	84	209	329	433	118	218	482	746	949	155	265	535	781	958
23	40	87	214	336	441	119	219	483	747	949	155	265	535	781	958
24	42	90	219	342	449	120	220	484	748	949	155	265	534	781	958
25	44	93	224	349	457	121	222	486	749	950	154	265	534	781	958
26	47	96	229	356	465	122	223	487	749	950	154	265	534	781	958
27	49	99	234	363	473	123	224	488	750	950	154	265	534	780	958
28	51	102	240	370	481	124	226	489	750	950	154	265	534	780	958
29	53	106	246	377	489	125	227	491	751	950	154	265	533	780	957
30	55	109	251	384	497	126	228	492	752	950	154	264	533	780	957
31	58	112	256	391	505	127	229	493	752	950	154	264	533	779	957
32	60	116	262	398	513	128	230	494	752	950	154	264	532	779	957
33	62	119	268	405	521	129	232	495	753	950	154	264	532	779	957
34	65	123	273	413	529	130	233	496	753	950	154	264	532	778	957
35	67	127	279	420	537	131	234	497	753	950	154	264	531	778	957
36	70	130	285	428	545	132	235	499	754	950	154	264	531	777	957
37	72	134	292	435	553	133	236	499	754	950	154	263	531	777	956
38	75	138	298	442	560	134	237	500	754	950	153	263	530	776	956
39	77	142	304	449	568	135	239	500	754	950	153	263	530	776	956
40	80	146	310	456	575	136	240	501	753	949	153	263	530	775	956
41	83	150	316	464	582	137	241	502	753	949	153	263	529	774	955
42	85	154	322	471	590	138	242	502	753	949	153	263	529	773	955
43	88	158	329	477	597	139	243	502	752	949	154	263	528	772	955
44	91	162	335	484	604	140	244	503	751	948	154	263	527	771	954
45	94	166	340	49	610	141	245	503	750	948	154	263	526	770	954
46	97	170	346	49	617	141	245	503	749	947	154	262	525	768	953
47	99	174	352	50	623	142	246	503	748	946	154	262	524	767	953
48	102	178	358	51	629	143	247	501	746	946	153	262	522	765	952
49	105	182	363	51	635	143	247	501	745	945	153	261	521	763	951
50	107	185	369	52	641	144	247	500	743	944	153	261	519	761	950
51	110	189	374	52	647	144	248	499	741	943	153	260	517	759	949
52	112	193	379	53	652	145	248	498	738	942	153	259	515	756	948
53	115	196	384	54	658	145	248	497	736	941	153	259	513	753	947
54	117	200	390	54	663	146	248	496	733	939	152	258	511	750	946
55	120	203	395	55	668	146	248	494	730	938	152	258	509	746	944
56	122	207	400	55	674	146	248	493	727	936	152	257	506	742	943
57	125	210	405	56	679	147	249	491	723	935	152	256	504	738	941
58	127	214	409	56	685	147	249	489	719	933	152	255	501	734	939
59	129	217	414	57	692	148	249	487	715	931	151	255	498	729	937
60	132	221	419	57	699	148	249	485	711	928	151	254	495	724	935

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 2 Years.	[illegible]	[illegible]	20 Years.	20-Premiums Life at end of 2 Years	5 Years.	10 Years.	15 Years.	19 Years.	20-Year Endowment at end of [illegible]	[illegible]	[illegible]	15 Years.	19 Years.
20	$ 15	$	72	$370	$ 39	$183	$462	$728	$945	$ 48	$216	$521	$774	$955
21	15		78	378	39	183	463	728	945	48	216	521	774	955
22	16		85	386	39	183	464	729	945	48	216	521	774	955
23	16		91	394	39	184	465	729	945	48	216	520	773	954
24	17		98	402	40	185	466	730	945	48	216	520	773	954
25	18		05	410	40	186	468	731	946	48	216	520	773	954
26	18		12	418	40	186	469	732	946	48	216	520	773	954
27	19		19	427	40	187	470	733	946	48	216	520	772	954
28	19		26	436	41	188	471	735	946	48	216	519	772	954
29	19		33	444	41	189	472	736	946	48	216	519	771	[illegible]
30	19		41	453	41	189	473	738	947	48	216	519	771	954
31	20		48	462	41	190	474	738	947	48	216	519	771	954
32	21		55	470	42	191	475	738	947	48	216	519	770	954
33	21		63	478	42	192	477	738	947	48	216	518	770	953
34	21		71	487	42	192	478	738	947	48	216	518	769	953
35	22		78	496	43	193	479	738	947	48	216	518	769	953
36	23		85	505	43	194	480	739	947	48	216	518	769	953
37	23		93	513	43	195	481	738	947	48	216	517	768	953
38	24	1	01	522	44	196	482	738	947	48	216	517	768	952
39	24		09	530	44	196	483	738	947	48	215	516	767	952
40	25	1	6	538	44	197	484	738	947	48	215	515	767	952
41	26	1	4	546	44	197	484	737	947	48	215	514	766	952
42	26	1	1	553	44	198	484	737	947	48	214	514	765	952
43	27	1	8	561	44	198	484	736	947	48	214	513	764	951
44	28	1	5	569	44	198	484	736	947	48	213	512	763	951
45	29	1	2	576	44	198	484	736	947	48	213	511	762	951
46	30	1	9	583	44	198	483	733	947	48	212	510	760	950
47	31	1	6	597	44	198	482	731	947	48	211	509	758	949
48	32	1	2	599	44	198	481	730	946	48	211	508	756	949
49	32	1	9	603	45	198	480	728	946	48	210	506	754	948
50	33	1	6	609	45	198	480	727	945	48	210	504	751	948
51	33	1	1	615	45	198	479	725	945	48	209	502	748	947
52	34	1	8	621	45	198	477	722	945	48	209	500	745	946
53	35	1	4	627	45	198	476	719	943	47	208	497	742	945
54	35		0	633	45	198	475	718	943	47	207	494	739	944
55	36	1	5	639	45	198	474	716	943	47	207	491	735	943
56	37	1	1	645	...									
57	37		6	651										
58	38		1	657										
59	39		7	664										
60	40		2	672										

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	19 Years	2 Years	5 Years	10 Years	15 Years	19 Years
20	$21	$ 86	$194	$302	$405	$50	$204	$466	$731	$946	$89	$260	$528	$775	$956
21	22	88	199	308	412	51	205	467	732	946	88	259	528	775	956
22	22	91	203	314	420	51	206	468	733	946	88	259	528	774	956
23	23	93	208	320	428	51	207	469	733	946	87	258	527	774	956
24	23	95	212	326	435	51	208	470	734	946	86	258	526	774	956
25	24	97	217	333	443	52	208	471	735	946	86	257	526	773	956
26	25	99	221	339	451	52	209	472	736	946	85	256	525	773	956
27	25	101	226	346	459	52	210	473	736	947	85	256	525	773	956
28	26	104	231	352	467	52	210	474	737	947	84	255	524	772	956
29	26	106	236	359	475	53	211	475	737	947	83	255	524	772	956
30	27	108	241	366	483	53	212	476	738	947	83	254	523	771	955
31	28	111	246	373	491	53	213	477	739	947	82	253	522	771	955
32	29	114	251	380	499	53	213	477	739	947	81	253	522	770	955
33	29	116	256	388	507	53	214	478	739	947	80	252	521	770	955
34	30	119	261	395	515	53	214	479	739	947	80	251	520	769	955
35	30	122	267	402	522	54	215	480	740	947	79	250	520	769	955
36	31	124	272	409	530	54	216	481	740	947	78	250	519	768	954
37	32	127	278	416	538	54	216	481	740	947	77	249	518	767	954
38	33	130	284	423	545	54	217	482	740	946	77	248	517	767	954
39	33	133	289	430	553	54	217	482	740	946	76	247	517	766	954
40	34	136	295	437	560	55	218	482	739	946	75	247	516	765	953
41	35	139	300	444	567	55	219	483	739	946	74	246	515	764	953
42	36	142	306	451	574	55	219	483	738	946	73	245	514	763	953
43	37	145	312	457	581	55	219	483	737	945	72	244	513	762	952
44	38	148	317	464	588	56	220	483	736	945	72	243	511	760	952
45	39	151	322	470	595	56	220	483	735	944	71	243	510	759	951
46	39	154	328	476	601	56	221	482	734	944	70	242	508	757	950
47	40	157	333	483	607	56	221	482	733	943	69	241	507	755	950
48	41	160	338	489	613	56	221	481	731	942	68	240	505	753	949
49	42	163	343	495	619	56	221	480	729	942	68	238	503	750	948
50	43	166	348	501	625	56	221	478	727	941	67	237	501	748	947
51	44	169	353	507	631	56	221	477	725	939	66	236	498	745	946
52	44	172	358	512	636	56	221	476	723	938	65	235	496	742	945
53	45	174	363	518	641	56	220	475	720	937	65	234	494	739	944
54	46	177	367	523	646	57	220	473	717	936	64	232	491	736	942
55	47	180	372	528	652	57	221	472	714	934	63	231	488	732	941
56	48	183	377	533	657	57	220	470	711	932	63	230	485	728	939
57	48	185	381	538	663	57	220	468	707	930	62	229	482	723	937
58	49	188	386	543	669	57	219	466	703	928	61	227	479	718	935
59	50	191	390	548	675	57	219	464	698	926	61	226	476	713	933
60	51	193	394	552	681	57	219	461	693	924	60	225	472	707	931

Values (Participating) on $1,000 Participating Policies.

dinary Life at end of				20-Premiums Life at end of					20-Year Endowment at end of				
5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	19 Years	2 Years	5 Years	10 Years	15 Years	19 Years
88	$212	$317	$418	$67	$226	$492	$745	$949	$98	$271	$542	$782	$958
91	217	323	426	68	227	493	745	949	98	271	542	781	958
94	221	329	433	69	228	494	746	949	98	271	541	781	958
97	226	336	441	70	229	495	747	949	98	271	541	781	958
00	231	342	449	71	230	497	748	949	98	271	541	781	958
02	236	349	457	71	231	498	748	950	98	271	541	781	958
05	241	356	465	72	233	499	749	950	98	271	541	781	958
08	246	363	473	73	234	500	750	950	98	270	540	780	958
12	251	370	481	74	235	501	750	950	98	270	540	780	958
15	256	377	489	75	236	502	751	950	98	270	540	780	957
18	261	384	497	76	237	503	751	950	98	270	540	780	957
21	267	391	505	77	238	504	752	950	98	270	539	779	957
24	272	398	513	77	239	504	752	950	98	270	539	779	957
28	278	405	521	78	240	505	753	950	98	270	539	779	957
31	284	413	529	79	241	506	753	950	98	269	538	778	957
35	289	420	537	80	242	507	753	950	98	269	538	778	957
38	295	427	545	81	243	508	754	950	98	269	538	777	957
42	301	435	553	81	244	508	754	950	97	269	537	777	956
46	307	442	560	82	245	509	754	950	97	269	537	776	956
49	313	449	568	83	246	510	754	950	97	269	537	776	956
53	319	456	575	84	247	510	753	949	97	269	536	775	956
57	325	464	582	85	248	511	753	949	97	269	536	774	955
61	331	471	590	85	249	511	753	949	98	268	535	773	955
65	337	477	597	86	250	511	752	948	98	268	534	772	955
69	343	484	604	87	251	511	751	948	98	268	533	771	954
73	349	491	610	88	251	511	750	948	98	268	533	770	954
77	354	497	617	88	252	510	749	947	98	268	531	768	953
80	360	504	623	89	253	510	748	946	98	267	530	767	953
84	365	510	629	90	253	509	746	946	98	267	529	765	952
88	371	516	635	90	253	508	745	945	98	267	527	763	951
91	376	522	641	91	254	508	743	944	98	266	526	761	950
95	381	528	647	91	254	506	741	943	98	265	524	758	949
99	386	534	652	92	254	505	738	942	98	265	522	756	948
02	392	540	658	92	254	504	736	941	98	264	520	753	947
06	397	545	663	93	254	503	733	939	98	263	518	750	946
09	402	551	668	93	254	501	730	938	98	263	515	746	944
12	407	556	674	94	254	499	727	936	98	262	513	742	943
16	411	561	679	94	254	498	723	935	98	261	510	738	941
19	416	566	685	94	254	496	719	933	98	261	507	734	939
23	421	570	692	95	254	494	715	931	98	260	504	729	937
26	425	575	699	95	254	492	711	928	98	259	501	724	935
29	429	581	706	96	254	489	706	926	98	258	498	718	932
32	433	586	713	96	254	487	702	923	98	258	494	713	929
35	437	592	721	97	254	484	697	920	98	257	491	707	926
38	441	599	730	97	254	482	693	917	98	257	487	702	923
41	445	606	740	98	254	480	689	914	99	256	484	697	919

Paid-up Values (Nonparticipating) on $1,000 Annual Dividend and Nonparticipating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$59	$110	$240	$351	$454	$150	$250	$506	$754	$951	$150	$257	$547	$785	[illegible]
22	60	112	244	357	460	150	250	507	754	951	150	257	547	784	959
23	62	114	248	362	466	150	250	507	755	951	150	256	546	784	958
24	63	117	252	367	472	150	250	508	755	951	150	256	546	784	958
25	64	119	256	372	478	150	250	509	755	951	150	256	546	783	958
26	65	121	261	378	484	150	250	509	755	951	150	256	545	783	958
27	66	123	265	383	490	150	250	510	756	951	150	256	545	783	958
28	67	125	269	388	496	150	250	510	756	951	150	256	544	782	958
29	69	127	273	394	502	150	250	510	756	951	150	255	544	782	[illegible]
30	70	129	277	399	508	150	250	511	756	951	150	255	544	781	958
31	71	131	281	404	514	150	250	511	755	951	150	255	543	781	957
32	72	134	286	410	520	150	250	511	755	950	150	255	542	780	957
33	74	136	290	415	526	150	250	511	755	950	150	254	542	780	957
34	75	138	294	420	532	150	250	511	755	950	150	254	541	779	957
35	76	140	298	425	537	150	250	511	754	950	150	254	540	778	957
36	77	143	302	431	543	150	250	511	754	950	150	253	540	778	956
37	79	145	307	436	549	150	250	511	753	950	150	253	539	777	956
38	80	147	311	441	555	150	250	510	753	950	150	252	538	776	[illegible]
39	81	149	315	447	560	150	250	510	752	950	150	252	537	775	956
40	83	152	319	452	566	150	250	509	751	950	150	251	536	773	955
41	84	154	324	457	572	150	250	509	750	950	150	251	534	773	955
42	85	156	328	462	577	150	250	508	750	950	150	250	533	771	954
43	86	159	332	468	583	150	250	507	750	950	150	250	532	769	954
[illegible]	88	161	337	473	588	150	250	506	750	950	150	250	530	768	953
45	89	163	341	478	594	150	250	505	750	950	150	250	529	766	953
46	91	166	345	483	599	150	250	504	750	950	150	250	527	764	952
47	92	169	350	489	605	150	250	503	750	950	150	250	525	762	951
48	93	170	354	494	610	150	250	502	750	950	150	250	523	760	951
49	95	173	358	499	615	150	250	500	750	950	150	250	521	758	950
50	96	175	362	504	621	150	250	500	750	950	150	250	519	755	950
51	98	178	367	509	626	150	250	500	750	950	150	250	516	753	950
52	99	180	371	514	631	150	250	500	750	950	150	250	514	750	950
53	100	183	375	519	636	150	250	500	750	950	150	250	511	750	950
54	102	185	380	524	641	150	250	500	750	950	150	250	509	750	950
55	103	187	384	529	646	150	250	500	750	950	150	250	506	750	950
56	105	190	388	534	650	...	...	...	...	...	...	...	...	...	...
57	106	192	393	539	655	...	...	...	...	...	...	...	...	...	...
58	108	195	397	543	660	...	...	...	...	...	...	...	...	...	...
59	109	197	401	548	664	...	...	...	...	...	...	...	...	...	...
60	110	200	406	552	668	...	...	...	...	...	...	...	...	...	...

Paid-up Values (Nonparticipating) on $1,000 Nonparticipating Policies.

						20-Premium Life at end of					20-Year Endowment at end of				
						5 Years.	5 Years.	10 Years.	15 Years.	20 Years.				15 Years.	20 Years.
16	$ 47	$ 80	$139	$207	$279	$400	$150	$250	$500	$750	$950	$100	$250	$525	$790	$1000
17	48	80	140	204	400	150	250	500	750	950	100	250	525	790	950
18	49	83	197	310	411	150	250	500	750	950	100	250	524	789	950
19	51	86	201	317	419	150	250	500	750	950	100	250	524	780	950
20	52	97	208	323	427	150	250	500	750	950	100	250	524	780	950
21	53	100	210	330	435	150	250	500	750	950	100	250	524	780	950
22	55	103	215	337	443	150	250	500	750	950	100	250	524	780	950
23	56	105	220	344	451	150	250	500	750	950	100	250	524	780	950
24	57	107	226	351	459	150	250	500	750	950	100	250	523	780	950
25	59	110	230	358	468	150	250	500	750	950	100	250	523	785	950
26	60	113	235	366	476	150	250	500	750	950	100	250	523	785	950
27	62	115	240	373	484	150	250	500	750	950	100	250	523	785	950
28	63	118	245	379	493	150	250	500	750	951	100	250	523	787	950
29	65	121	250	387	501	150	250	500	752	951	100	250	522	787	950
30	66	123	254	394	509	150	250	500	753	951	100	250	522	787	950
31	68	126	261	402	517	150	250	500	754	951	100	250	522	787	950
32	70	129	267	409	[illegible]	150	250	500	754	951	100	250	521	786	950
33	71	132	273	416	534	150	250	500	756	951	100	250	521	786	950
34	73	135	278	424	[illegible]	150	250	500	756	951	100	250	521	786	950
35	75	138	283	431	549	150	250	500	756	951	100	257	520	785	950
36	76	141	289	[illegible]	557	150	250	500	756	951	100	257	520	784	950
37	78	144	296	446	565	150	250	500	756	951	100	257	520	784	950
38	80	148	301	454	573	150	250	500	756	951	100	257	519	784	950
39	82	151	306	461	580	150	250	500	756	951	100	257	519	783	950
40	84	154	312	468	587	150	250	500	756	950	100	257	518	783	950
41	86	158	318	475	594	150	250	500	756	950	100	256	518	781	950
42	87	161	324	482	601	150	250	[illegible]	756	950	100	256	517	780	950
43	89	164	329	489	608	150	250	500	756	950	100	256	516	779	950
44	91	168	334	496	614	150	250	500	754	950	100	256	515	778	950
45	93	171	340	502	621	150	250	500	753	950	100	254	514	777	950
46	95	175	346	508	627	150	250	500	752	950	100	254	513	775	950
47	97	178	351	514	633	150	[illegible]	500	751	950	100	254	513	773	950
48	99	181	356	520	639	150	250	500	750	950	100	254	510	771	950
49	101	184	361	526	645	150	250	500	750	950	100	254	509	769	950
50	103	187	366	532	650	150	250	500	750	950	100	253	507	767	950
51	105	190	370	537	655	150	250	500	750	950	100	253	505	764	950
52	106	[illegible]	375	542	660	150	250	500	750	950	100	253	503	762	950
53	108	199	380	548	665	150	250	500	750	950	100	251	501	759	950
54	110	[illegible]	384	553	670	150	250	500	[illegible]	950	100	250	500	756	950
55	111	202	389	560	675	150	250	500	750	950	100	250	500	752	950
56	113	204	393	563	680	150	250	500	[illegible]	950	100	250	500	750	950
57	115	207	398	568	685	150	250	500	750	950	100	250	500	750	950
58	116	210	402	572	691	150	250	500	750	950	100	250	500	750	950
59	118	213	406	577	697	150	250	500	750	950	100	250	500	750	950
60	120	215	410	582	704	150	250	500	[illegible]	950	100	250	500	750	950

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
21	$ 23	$ 75	$205	$329	$434	$101	$207	$475	$744	$948	$153	$270	$543	$788	$959
22	25	79	210	336	442	102	209	477	745	948	153	270	543	788	959
23	27	82	216	343	450	104	211	479	746	949	153	270	543	788	959
24	30	85	221	350	458	105	212	480	747	949	153	270	543	787	959
25	32	89	226	357	467	107	214	482	748	949	153	269	543	787	959
26	35	92	232	364	475	108	216	484	749	949	152	269	542	787	959
27	37	96	238	371	483	110	218	485	749	949	152	269	542	787	959
28	40	99	243	378	492	111	219	487	750	950	152	269	542	786	959
29	43	103	249	386	500	113	221	489	751	950	152	269	542	786	959
30	45	107	255	393	508	114	223	490	752	950	152	269	541	786	959
31	48	111	261	401	516	116	224	492	753	950	152	269	541	786	959
32	51	114	267	408	524	117	226	493	753	950	152	268	541	785	958
33	53	118	273	415	533	119	227	494	754	950	152	268	540	785	958
34	56	122	279	423	541	120	229	496	754	950	152	268	540	785	958
35	59	126	286	430	548	121	230	497	755	950	152	268	540	784	958
36	62	130	292	438	556	123	232	498	755	950	152	268	539	784	958
37	65	134	298	445	564	124	233	500	755	950	152	268	539	783	958
38	68	138	305	453	571	125	235	501	755	950	151	267	538	783	957
39	71	143	311	460	579	127	236	502	755	950	151	267	538	782	957
40	74	147	317	467	586	128	238	503	755	949	151	267	537	781	957
41	77	151	324	474	593	129	239	503	755	949	151	267	537	780	957
42	80	155	330	481	600	131	241	504	755	949	151	267	536	779	956
43	83	160	336	488	607	132	242	505	754	949	151	267	535	778	956
44	86	164	342	494	613	133	243	505	753	948	151	267	534	777	955
45	89	168	348	501	620	134	244	505	752	948	151	266	533	776	955
46	92	172	354	507	626	136	245	505	751	947	151	266	532	774	954
47	95	176	359	513	632	137	246	505	750	946	151	266	531	772	954
48	98	180	365	519	638	138	247	504	748	946	151	265	529	770	953
49	101	184	370	525	644	138	247	504	747	945	151	265	528	768	952
50	104	188	376	531	649	139	248	503	745	944	151	264	526	766	951
51	106	191	381	536	654	140	248	502	743	943	151	263	524	764	950
52	109	195	386	542	659	140	249	501	740	942	151	263	522	761	949
53	112	199	391	547	664	141	249	500	738	941	150	262	519	758	948
54	114	202	396	552	669	142	249	498	735	939	150	261	517	754	947
55	117	206	401	558	674	142	249	497	732	938	150	260	514	751	945
56	119	209	406	562	679	143	249	495	729	936	150	259	512	747	944
57	122	213	410	567	685	143	250	494	725	934	149	259	509	743	942
58	124	216	415	571	690	144	250	492	721	933	149	258	506	738	940
59	127	220	419	576	696	144	250	490	717	931	149	257	503	733	938
60	129	223	423	581	703	145	250	488	712	928	149	256	499	727	936
61	131	226	427	586	710	145	250	485	708	926	....	....	....	....	....
62	134	229	431	591	717	146	250	483	703	923	....	....	....	....	....
63	136	232	435	597	724	146	250	480	699	920	....	....	....	....	....
64	138	235	439	603	733	147	250	478	694	917	....	....	....	....	....
65	140	238	443	610	743	147	250	476	690	914	....	....	....	....	....

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$ 52	$ 87	$185	$295	$402	$117	$213	$472	$735	$946	$138	$251	$523	$772	$956
22	54	89	190	302	410	118	214	474	736	947	138	251	523	772	956
23	55	91	194	309	418	118	215	475	736	947	138	251	522	772	956
24	56	93	199	316	426	119	216	476	737	947	138	251	522	772	956
25	58	95	205	323	435	119	217	477	738	947	138	251	522	771	956
26	59	98	210	330	443	120	218	478	739	947	138	251	522	771	956
27	60	100	215	337	451	120	219	479	739	947	138	251	521	771	955
28	62	102	220	344	460	120	220	480	740	947	138	250	521	771	955
29	63	104	226	351	468	121	221	481	741	947	138	250	521	771	955
30	65	107	231	359	477	121	221	482	741	948	138	250	521	770	955
31	66	109	237	366	485	122	222	483	742	948	138	250	520	770	955
32	68	112	243	374	493	122	223	484	742	948	138	250	520	770	955
33	69	114	249	381	502	123	224	485	742	948	138	250	520	769	955
34	71	117	254	389	510	123	225	486	743	948	137	249	519	769	955
35	72	119	260	396	518	124	226	487	743	948	137	249	519	769	955
36	74	122	267	404	526	124	226	487	743	948	137	249	519	768	954
37	76	125	273	412	534	125	227	488	743	947	137	249	518	768	954
38	77	127	279	419	542	125	228	489	743	947	137	249	518	767	954
39	79	130	285	427	550	125	229	490	743	947	137	249	518	766	954
40	81	132	291	434	558	126	229	490	743	947	137	249	517	766	953
41	83	136	298	442	565	126	230	490	743	947	137	248	517	765	953
42	85	139	304	449	573	127	231	491	742	946	137	248	516	764	953
43	87	143	310	456	580	127	232	491	741	946	138	248	515	763	952
44	89	147	316	463	587	128	232	491	741	945	138	248	514	762	952
45	91	151	322	470	594	128	233	491	740	945	138	248	513	760	951
46	92	155	328	477	601	128	233	490	738	944	138	248	512	759	951
47	94	158	334	483	608	129	233	490	737	944	138	247	511	757	950
48	96	162	339	490	614	129	234	489	736	943	138	247	509	755	949
49	98	166	345	496	620	129	234	488	734	942	138	246	508	753	949
50	100	169	351	503	626	129	234	487	732	941	138	246	506	751	948
51	102	173	356	509	632	129	234	486	730	940	138	245	504	748	947
52	103	176	361	515	638	130	234	485	727	939	137	245	502	745	946
53	105	180	367	521	643	129	234	484	725	938	137	244	500	742	945
54	107	184	372	527	649	129	234	482	722	936	137	244	498	739	943
55	109	188	377	532	654	130	233	481	719	935	137	243	495	736	942
56	110	192	382	537	660	131	233	479	715	933	137	243	493	732	940
57	112	195	387	543	666	131	234	477	712	931	137	242	490	727	938
58	114	199	392	548	672	132	234	475	708	930	137	241	487	723	936
59	116	203	397	553	679	133	234	473	703	927	137	241	484	718	934
60	117	206	401	558	686	133	234	471	699	925	137	240	481	712	932

Paid-up Values (Nonparticipating) on $1,000 Nonparticipating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
21	$ 55	$ 92	$194	$330	$435	$121	$202	$432	$744	$949	$140	$247	$516	$789	$960
22	56	94	199	336	443	121	203	433	745	949	140	247	516	788	960
23	58	97	203	343	451	122	204	434	746	949	140	247	516	788	960
24	59	99	208	350	459	122	205	436	747	949	140	247	516	788	960
25	61	101	212	358	467	123	206	437	748	950	140	247	515	787	958
26	62	104	217	365	476	124	207	439	749	950	140	247	515	787	958
27	64	106	221	372	484	124	208	440	750	950	140	247	515	787	959
28	65	109	227	379	491	125	209	441	751	950	140	246	515	787	959
29	67	111	232	386	500	126	210	442	752	950	140	246	515	787	959
30	69	114	236	393	510	126	211	443	752	950	140	246	514	787	959
31	70	117	242	402	516	127	211	445	753	951	140	246	514	786	959
32	72	119	247	409	524	128	212	448	754	950	140	246	514	786	959
33	74	122	252	415	532	128	213	450	754	951	139	246	513	785	959
34	76	125	257	424	540	129	214	452	755	951	139	246	513	785	959
35	77	128	262	432	550	129	215	454	755	951	139	245	513	785	958
36	79	131	268	437	557	130	216	457	755	950	139	245	512	784	958
37	81	133	273	445	563	131	216	459	756	951	139	245	512	784	958
38	83	137	277	452	572	131	217	461	756	950	139	245	511	783	958
39	85	140	283	459	580	132	218	463	756	950	139	245	511	782	958
40	87	143	289	468	588	132	219	464	756	950	139	245	511	781	957
41	89	146	293	474	592	133	220	466	756	950	139	245	510	781	957
42	91	149	299	480	602	133	211	467	755	949	139	245	509	780	957
43	93	152	304	488	609	134	213	469	754	949	139	245	509	779	956
44	95	155	309	496	614	134	215	470	754	948	139	245	508	778	956
45	97	158	315	503	619	135	217	470	753	948	139	244	507	776	955
46	99	161	320	508	627	135	218	471	752	948	139	244	506	775	955
47	101	164	327	515	631	136	220	472	750	947	138	244	504	773	954
48	103	167	333	521	638	136	221	472	749	946	138	244	503	771	954
49	105	170	339	526	644	136	222	472	747	945	138	243	501	769	953
50	107	173	345	530	650	136	223	472	745	944	138	243	500	767	952
51	109	176	351	538	655	137	224	471	743	944	137	242	498	764	951
52	110	178	357	541	660	137	225	471	741	942	137	242	496	761	950
53	112	181	362	547	664	137	226	470	738	941	137	241	494	758	949
54	114	184	368	553	672	137	226	470	735	940	136	240	491	755	947
55	115	187	373	559	675	137	227	469	733	939	136	240	489	751	946
56	118	189	378	563	678	137	228	468	729	937	136	239	486	747	944
57	119	192	383	567	686	137	228	466	725	935	135	238	484	743	943
58	121	196	388	571	689	137	229	465	722	933	135	238	481	738	941
59	123	199	393	579	697	137	229	463	718	931	135	237	478	733	939
60	124	203	398	581	705	137	230	462	713	929	134	237	475	728	936

Paid-up Values on $1,000 Nonparticipating Policies.

Age at Issue	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years	5 Years	10 Years	15 Years	20 Years	2 Years	5 Years	10 Years	15 Years	19 Years	2 Years	5 Years	10 Years	15 Years	19 Years
15	....	....	....	....	....	$37	$186	$456	$724	$940	$63	$242	$522	$775	$957
16	....	....	....	....	....	37	186	457	725	940	63	242	522	775	957
17	....	....	....	....	....	37	187	458	726	941	63	242	522	775	957
18	....	....	....	....	....	37	187	459	726	941	63	242	522	775	957
19	....	....	....	....	....	37	187	460	726	942	63	242	522	775	957
20	$17	$ 80	$196	$305	$413	37	187	462	727	942	63	242	522	775	957
21	17	82	201	312	421	37	188	463	728	943	63	242	522	775	957
22	18	84	206	319	429	38	190	464	729	943	63	242	522	774	957
23	18	86	210	325	437	38	191	465	730	944	63	242	522	774	957
24	19	89	215	332	445	38	192	467	731	944	63	242	522	774	956
25	19	91	220	339	453	38	193	468	732	945	63	242	521	774	956
26	19	93	225	346	462	39	194	470	733	945	63	242	521	774	956
27	20	95	230	353	470	39	194	471	734	945	63	242	521	773	956
28	20	97	235	360	478	39	195	473	735	945	62	241	521	773	956
29	20	100	240	367	486	40	196	474	736	945	62	241	520	773	956
30	20	103	245	374	494	40	197	475	737	945	62	241	520	773	956
31	21	105	251	381	502	40	198	476	737	945	62	241	520	772	956
32	21	107	256	388	510	41	199	477	738	945	62	241	519	772	956
33	22	110	262	396	518	41	200	478	739	945	62	241	519	772	956
34	22	112	267	403	526	41	200	479	739	945	62	240	519	771	956
35	23	115	273	410	534	41	200	480	740	945	62	240	518	771	955
36	24	118	278	417	542	41	201	480	740	945	61	240	518	770	955
37	25	121	284	425	549	42	201	481	740	945	61	240	517	770	955
38	26	123	290	432	556	42	202	482	740	945	61	239	517	769	955
39	27	126	296	439	564	42	203	483	740	945	61	238	517	769	955
40	28	129	301	446	571	42	204	483	739	944	60	238	516	768	954
41	28	132	307	452	578	42	205	484	739	944	60	237	516	767	954
42	28	135	313	459	585	42	206	484	738	944	59	236	515	766	954
43	29	138	318	466	591	42	206	484	738	943	58	235	514	764	953
44	29	141	323	472	598	42	207	484	737	943	57	234	513	763	953
45	29	144	329	478	604	42	207	484	736	942	56	233	511	762	952
46	30	147	334	484	610	42	208	483	734	942	56	232	510	760	952
47	31	150	339	490	616	42	208	483	733	941	55	231	509	758	951
48	31	153	344	496	622	43	208	482	731	940	54	230	507	756	950
49	32	155	349	502	628	43	208	481	729	940	54	229	505	754	949
50	32	157	354	507	633	43	208	480	728	939	53	228	503	751	948
51	33	160	358	513	638	43	208	479	726	938	53	226	501	749	947
52	33	163	363	518	643	43	208	478	724	937	52	225	499	746	946
53	34	166	368	523	648	44	208	477	720	935	51	223	497	743	945
54	35	168	372	528	653	44	207	475	718	934	50	222	494	739	944
55	36	170	377	533	658	44	207	473	714	932	49	221	492	735	942
56	36	173	381	538	663	44	207	471	711	930	49	219	489	731	940
57	37	175	385	543	668	44	206	469	707	929	48	218	486	727	939
58	38	178	390	547	674	43	206	467	702	927	47	216	483	722	937
59	39	180	394	551	680	43	205	465	698	924	46	215	479	716	934
60	40	183	397	556	687	43	204	462	693	922	46	214	476	711	932

Paid-up Values (Nonparticipating) on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$17	$78	$199	$308	$415	$74	$194	$463	$731	$946	$141	$264	$539	$783	$958
21	20	80	204	315	422	76	194	466	730	945	139	264	540	782	959
22	19	85	209	321	430	74	197	466	731	945	139	264	538	782	959
23	22	86	213	328	437	76	197	469	735	946	139	262	538	782	959
24	25	88	218	333	446	78	199	471	734	946	137	262	538	782	959
25	25	92	221	341	454	80	199	472	734	947	137	262	538	781	959
26	27	93	228	348	461	79	201	474	735	947	137	260	536	781	959
27	30	97	233	355	471	80	200	474	736	947	135	260	535	781	959
28	29	98	237	362	478	82	202	476	737	947	135	260	535	781	959
29	31	102	241	370	486	83	204	475	740	947	135	258	534	780	959
30	34	105	249	377	496	84	205	478	739	947	133	258	534	780	958
31	36	106	257	384	502	85	206	477	740	947	133	258	533	779	958
32	38	109	259	391	510	86	207	479	742	947	133	256	533	777	958
33	40	112	263	398	517	87	208	481	741	947	131	255	531	777	958
34	41	115	269	406	527	88	209	482	741	947	131	255	531	777	958
35	43	120	274	413	535	89	210	482	742	948	129	255	530	777	958
36	45	122	281	419	542	90	210	483	742	948	129	253	530	775	957
37	46	124	286	427	549	90	210	485	742	948	128	252	527	775	957
38	50	128	292	435	558	91	213	485	742	947	127	252	528	774	957
39	51	130	297	442	564	91	213	486	742	947	126	251	527	774	957
40	53	134	303	449	571	94	215	486	742	946	126	249	526	772	955
41	56	137	310	455	579	94	215	487	742	946	124	249	525	771	955
42	57	141	315	461	584	94	216	488	741	946	123	248	523	770	955
43	60	144	320	468	592	94	216	486	741	945	123	247	522	769	954
44	61	147	327	475	599	97	217	487	740	945	123	246	521	767	954
45	64	151	332	480	605	97	218	488	738	945	122	245	520	765	953
46	66	154	337	487	611	98	217	486	737	945	120	244	517	764	952
47	67	156	342	492	617	98	218	486	735	944	119	243	516	761	952
48	69	160	347	498	623	98	219	485	733	944	119	242	514	760	951
49	72	162	351	504	628	100	218	485	732	942	118	241	511	756	950
50	74	166	356	510	633	100	219	483	731	940	117	239	509	754	949
51	76	168	362	516	639	99	220	482	729	940	116	238	507	751	948
52	78	171	365	521	644	101	219	480	726	939	115	236	505	748	947
53	78	174	370	526	649	100	219	479	722	938	114	234	502	746	945
54	80	177	374	531	653	102	218	478	720	936	113	234	497	742	945
55	83	180	379	535	659	101	219	475	716	935	112	232	495	738	943
56	85	183	384	541	663	101	219	474	714	934	....	....	....	....	....
57	86	186	388	545	669	102	218	472	709	931	....	....	....	....	....
58	88	188	392	549	674	102	218	470	705	928	....	....	....	....	....
59	89	191	395	554	681	103	217	467	700	927	....	....	....	....	....
60	90	193	400	559	687	102	218	465	696	925	....	....	....	....	....

Paid-up Values (Nonparticipating) on $1,000 "Coupon Savings" (Nonparticipating) Policies.

Age at Issue.	Ordinary Life at end of					20 Premiums Life at end of					20 Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	....	....	....	....	....	$38	$202	$479	$742	$949	$93	$280	$563	$798	$962
16	....	....	....	....	....	38	204	480	743	949	93	280	562	798	962
17	....	....	....	....	....	39	205	482	744	949	92	279	562	798	962
18	....	....	....	....	....	39	206	483	745	949	91	278	561	798	962
19	....	....	....	....	....	40	207	485	746	950	90	277	560	797	962
20	....	....	....	....	....	40	208	486	747	950	90	277	560	797	962
21	$13	$ 96	$230	$346	$450	41	209	487	748	950	90	277	560	797	972
22	14	98	235	352	458	42	210	489	749	950	89	276	560	797	962
23	14	101	240	359	466	42	211	490	750	951	88	276	559	796	962
24	15	103	245	365	474	43	212	491	750	951	88	275	559	796	962
25	16	106	249	372	482	43	214	493	751	951	87	274	558	796	962
26	17	108	254	379	489	44	215	494	752	951	86	274	557	795	962
27	18	111	259	386	497	44	216	495	753	951	85	273	557	795	961
28	19	114	264	392	505	45	217	496	754	951	84	272	556	795	961
29	20	116	270	399	513	45	218	497	754	952	84	271	556	794	961
30	21	119	275	406	521	46	219	498	755	952	83	271	555	794	961
31	22	122	280	414	529	46	220	500	756	952	82	270	554	793	961
32	23	125	285	421	537	47	221	501	756	952	81	269	554	793	961
33	24	128	291	428	545	47	222	502	757	952	80	268	553	792	961
34	25	131	296	435	552	48	223	503	757	952	79	267	552	792	961
35	25	134	302	442	560	48	224	504	758	952	78	266	551	791	960
36	27	137	308	449	568	49	225	504	758	952	77	265	550	790	960
37	28	140	313	456	575	49	226	505	758	952	76	264	550	790	960
38	29	143	319	463	582	50	227	506	758	952	75	263	549	789	960
39	30	147	325	470	589	50	228	507	758	951	74	263	548	788	959
40	31	150	331	477	596	50	228	507	758	951	73	262	547	787	959
41	32	153	336	484	603	51	229	508	758	951	72	261	546	786	959
42	33	157	342	491	610	51	230	508	757	951	71	260	545	785	958
43	34	160	347	497	617	52	231	508	757	950	70	259	543	784	958
44	35	163	353	504	623	52	232	508	756	950	69	258	542	782	958
45	36	167	358	510	629	53	232	508	755	949	68	257	540	781	957
46	37	170	363	516	635	53	233	508	754	949	67	256	539	779	956
47	38	173	369	522	641	54	233	507	752	948	66	255	537	777	956
48	40	176	374	528	647	54	234	507	751	947	65	253	535	775	955
49	41	179	379	534	653	54	234	506	749	947	64	252	533	773	954
50	42	182	384	530	658	54	234	505	747	946	63	251	531	770	953
51	43	185	388	545	664	55	234	504	745	945	63	249	528	768	953
52	44	188	393	550	669	55	234	503	743	944	62	248	526	765	951
53	45	191	398	556	674	55	234	501	741	943	61	246	523	762	950
54	45	194	403	561	679	55	234	500	738	941	60	245	520	759	949
55	46	196	407	566	684	56	234	499	735	940	59	244	518	755	948
56	47	199	412	571	689	56	234	497	732	939	58	242	515	751	946
57	48	202	416	575	694	56	234	495	729	937	58	241	512	747	944
58	49	205	420	580	700	56	234	493	725	935	57	240	509	742	943
59	50	208	424	585	706	56	234	491	721	933	56	239	505	737	940
60	51	210	428	589	712	57	233	489	717	931	56	237	502	732	938

These values apply if coupons are used to reduce premiums.

Table of Heights and Weights

AT VARYING AGES.

Light-face figures are 20 per cent. under and over the average.

AGES		15-24	25-29	30-34	35-39	40-44	45-49	50-54	55-60
Ft.	In.								
5	0	96 **120** 144	100 **125** 150	102 **128** 154	105 **131** 157	106 **133** 160	107 **134** 161	107 **134** 161	107 **134** 161
	1	98 **122** 146	101 **126** 151	103 **129** 155	105 **131** 157	107 **134** 161	109 **136** 163	109 **136** 163	109 **136** 163
	2	99 **124** 149	102 **128** 154	105 **131** 157	106 **133** 160	109 **136** 163	110 **138** 166	110 **138** 166	110 **138** 166
	3	102 **127** 152	105 **131** 157	107 **134** 161	109 **136** 163	111 **139** 167	113 **141** 169	113 **141** 169	113 **141** 169
	4	105 **131** 157	108 **135** 162	110 **138** 166	112 **140** 168	114 **143** 172	115 **144** 173	116 **145** 174	116 **145** 174
	5	107 **134** 161	110 **138** 166	113 **141** 169	114 **143** 172	117 **146** 175	118 **147** 176	119 **149** 179	119 **149** 179
	6	110 **138** 166	114 **142** 170	116 **145** 174	118 **147** 176	120 **150** 180	121 **151** 181	122 **153** 184	122 **153** 184
	7	114 **142** 170	118 **147** 176	120 **150** 180	122 **152** 182	124 **155** 186	125 **156** 187	126 **158** 190	126 **158** 190
	8	117 **146** 175	121 **151** 181	123 **154** 185	126 **157** 188	128 **160** 192	129 **161** 193	130 **163** 196	130 **163** 196
	9	120 **150** 180	124 **155** 186	127 **159** 191	130 **162** 194	132 **165** 198	133 **166** 199	134 **167** 200	134 **168** 202
	10	123 **154** 185	127 **159** 191	131 **164** 197	134 **167** 200	136 **170** 204	137 **171** 205	138 **173** 206	138 **173** 208
	11	127 **159** 191	131 **164** 197	135 **169** 203	138 **173** 208	140 **175** 210	142 **177** 212	142 **177** 212	142 **178** 214
6	0	132 **165** 198	136 **170** 204	140 **175** 210	143 **179** 215	144 **180** 216	146 **183** 220	146 **182** 218	146 **183** 220
	1	136 **170** 204	142 **177** 212	145 **181** 217	148 **185** 222	149 **186** 223	151 **189** 227	150 **188** 226	151 **189** 227
	2	141 **176** 211	147 **184** 221	150 **188** 226	154 **192** 230	155 **194** 233	157 **196** 235	155 **194** 233	155 **194** 233
	3	145 **181** 217	152 **190** 228	156 **195** 234	160 **200** 240	162 **203** 244	163 **204** 245	161 **201** 241	158 **198** 238

EXPECTATION OF LIFE, ETC.

According to the American Experience Table of Mortality.

Age.	No. of years Expectation of Life.	No. Dying of each 1000 annually.	Age.	No. of years Expectation of Life.	No. Dying of each 1000 annually.
20	42.20	7.81	58	15.39	22.94
21	41.53	7.85	59	14.74	24.72
22	40.85	7.90	60	14.09	26.69
23	40.17	7.95	61	13.47	28.88
24	39.49	8.01	62	12.86	31.29
25	38.81	8.07	63	12.26	33.94
26	38.11	8.13	64	11.67	36.87
27	37.43	8.19	65	11.10	40.13
28	36.73	8.27	66	10.54	43.71
29	36.03	8.34	67	10.00	47.65
30	35.33	8.42	68	9.47	52.00
31	34.63	8.51	69	8.97	56.76
32	33.92	8.61	70	8.48	61.99
33	33.21	8.71	71	8.00	67.66
34	32.50	8.83	72	7.55	73.73
35	31.78	8.95	73	7.11	80.18
36	31.07	9.09	74	6.68	87.03
37	30.35	9.24	75	6.27	94.37
38	29.62	9.41	76	5.88	102.31
39	28.90	9.59	77	5.49	111.06
40	28.18	9.79	78	5.11	120.83
41	27.45	10.01	79	4.74	131.73
42	26.72	10.25	80	4.39	144.47
43	25.99	10.52	81	4.05	158.60
44	25.27	10.82	82	3.71	174.36
45	24.54	11.17	83	3.39	191.56
46	23.80	11.56	84	3.08	211.36
47	23.08	12.00	85	2.77	235.55
48	22.36	12.52	86	2.47	265.68
49	21.63	13.10	87	2.18	303.02
50	20.91	13.78	88	1.91	346.69
51	20.20	14.54	89	1.66	395.86
52	19.49	15.39	90	1.42	454.54
53	18.79	16.34	91	1.19	532.46
54	18.09	17.40	92	.98	634.25
55	17.40	18.58	93	.80	734.17
56	16.72	19.88	94	.64	857.14
57	16.05	21.33	95	.50	1000.00

INSURABLE VALUE OF A MAN WHOSE SURPLUS EARNINGS ARE $1,000 ANNUALLY, BASED ON THE EXPECTATION OF LIFE WITH INTEREST AT FOUR PER CENT.

No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.
14	$10,563	21	$14,039	28	$16,663	35	$18,604
15	11,118	22	14,451	29	16,983	36	18,908
16	11,652	23	14,856	30	17,292	37	19,142
17	12,165	24	15,247	31	17,588	38	19,367
18	12,659	25	15,622	32	17,873	39	19,584
19	13,134	26	15,982	33	18,147	40	19,792
20	13,590	27	16,329	34	18,411		

EXPLANATION.—*For what amount ought a man to insure his life in order that his family and estate may suffer no loss in case of his premature death?* At age 51 the expectation of life is twenty years (see table on preceding page). In the above table opposite 20, in column "No. of years of expectation," you will find the answer, $13,590, and so on for other ages. To state it more clearly: An annuity bond paying $1,000 annually, having twenty years to run, assuming interest @ 4% per annum, has a present value of $13,590.30. That is to say, if $13,590.30 be put at interest (4%) and $1,000 be withdrawn annually it will last just twenty years—and no longer. It will yield twenty annual payments of $1,000 each—and no more.

NUMBER OF YEARS THAT WOULD ELAPSE BEFORE THE SAME ANNUAL PAYMENT (AS PREMIUM), WHICH IS REQUIRED TO SECURE $1,000 INSURANCE IN EVENT OF DEATH AT ANY MOMENT, WOULD REALIZE $1,000, IF OTHERWISE INVESTED AT 5 PER CENT. COMPOUND INTEREST

Age.	Annual Premium.	Insurance at once in event of death.	Annual investment otherwise made.	No. of years Invested.	Will furnish as a five per cent. result if completed.
25	$20 50	$1,000	$21 00		
30	23 30	1,000	23.00		
35	27.10	1,000	27 00		
40	32.30	1,000	32 00		
45	39.10	1,000	39.00		
50	48.50	1,000	49.00		
55	61.60	1,000	62.00		
60	79 80	1,000	80.00		

PER CENT. THAT LIVE TO THE END OF A TERM OF YEARS, according to the American Experience Table of Mortality.

Age.	End of 10 years.	End of 15 years.	End of 20 years.	End of 25 years.	End of 30 years.	End of 35 years.
25	91.90	87.73	83.23	78.40	72.52	65.05
26	91.82	87.57	83.05	77.95	71.75	63.80
27	91.73	87.41	82.76	77.45	70.90	62.49
28	91.63	87.23	82.45	76.89	69.96	61.04
29	91.53	87.03	82.09	76.26	68.92	59.46
30	91.41	86.81	81.70	75.57	67.79	57.75
31	91.29	86.57	81.26	74.79	66.54	55.90
32	91.15	86.31	80.76	73.93	65.17	53.92
33	91.00	86.01	80.21	72.98	63.68	51.79
34	90.83	85.68	79.59	71.94	62.06	49.53
35	90.65	85.31	78.91	70.78	60.30	47.14
36	90.45	84.90	78.14	69.52	58.41	44.61
37	90.22	84.43	77.29	68.13	56.37	41.98
38	89.97	83.90	76.34	66.61	54.18	39.24
39	89.69	83.32	75.30	64.96	51.85	36.44
40	89.37	82.66	74.15	63.17	49.38	33.59
41	89.01	81.93	72.89	61.24	46.78	30.72
42	88.60	81.11	71.50	59.15	44.05	27.86
43	88.14	80.20	69.98	56.92	41.23	25.01
44	87.63	79.20	68.32	54.53	38.32	22.23
45	87.04	78.08	66.52	52.00	35.37	19.51
46	86.39	77.86	64.57	49.33	32.40	16.88
47	85.66	75.51	62.47	46.53	29.42	14.37
48	84.85	74.04	60.22	43.62	26.47	12.01
49	83.96	72.42	57.81	40.63	23.57	9.83
50	82.97	70.68	55.25	37.59	20.74	7.86
51	81.88	68.80	52.55	34.52	17.99	.....
52	80.69	66.76	49.72	31.44	15.36	.....
53	79.39	64.57	46.77	28.35	12.86	.....
54	77.97	62.23	43.74	25.37	10.59	.....
55	76.42	59.74	40.64	22.42	8.50	.....
56	74.74	57.09	.....	.....	.....	.....
57	72.93	54.31	.....	.....	.....	.....
58	70.97	51.40	.....	.....	.....	.....
59	68.86	48.39	.....	.....	.....	.....
60	66.59	45.30	.....	.....	.....	.....

NOTE.—This table is valuable in talking Endowment Insurance. Example: At age 35, out of 1000 persons who insure on the Twenty Year Endowment Plan, 789 live to the end of the Endowment term. Or, there are 79 chances in 100 of living to draw the endowment to 21 chances of dying during the endowment period of twenty years.

UNITED STATES.

State	City	Name	Title	Term Expires
Alabama	Montgomery	C. B. Smith	Com'r Insurance	Oct. 2 1915
Arizona	Phoenix	C. C. Thompson	Supt. Insurance	Jan. 1, 1917
Arkansas	Little Rock	M. F. Dickinson	Auditor of State	Jan. 15, 1917
California	San Francisco	Alex'der McCabe	Insurance Com'r	June 15, 1918
Colorado	Denver	C. W. Fairchild	Com'r Insurance	Aug. 15, 1919
Connecticut	Hartford	Burton Mansfield	Insurance Com'r	July 1, 1919
Delaware	Dover	Wm. R. McCabe	Insurance Com'r	Jan., 1917
Dist. of Col.	Washington	Chas. F. Nesbit	Supt. Insurance	No limit
Florida	Tallahassee	J. C. Luning	State Treasurer	Jan. 7, 1917
Georgia	Atlanta	W. A. Wright	Insurance Com'r	June 27, 1917
Idaho	Boise	Geo. F. Steele	Insurance Com'r	July 1, 1919
Illinois	Springfield	F. W. Potter	Insurance Supt.	May, 1919
Indiana	Indianapolis	D. J. Crittenberger	Auditor of State	Dec. 1, 1916
Iowa	Des Moines	Emory H. English	Com'r Insurance	Feb. 1, 1919
Kansas	Topeka	Carey J. Wilson	Supt. Insurance	Jan., 1917
Kentucky	Frankfort	C. F. Thomas	Insurance Com'r	Jan. 1, 1920
Louisiana	Baton Rouge	Wm. F. Millsaps	Secretary State	May, 1916
Maine	Augusta	E. J. Carter	Insurance Com'r	Feb. 1, 1918
Maryland	Baltimore	Wm. Mason Shehan	Insurance Com'r	Feb. 16, 1916
Massachusetts	Boston	Frank H. Hardison	Insurance Com'r	Dec., 1916
Michigan	Lansing	John T. Winship	Com'r Insurance	July 1, 1917
Minnesota	St. Paul	S. D. Works	Com'r Insurance	Jan. 1, 1917
Mississippi	Jackson	T. M. Henry	Insurance Com'r	Jan. 13, 1916
Missouri	Jefferson City	Walter K. Chorn	Supt. Insurance	July 1, 1917
Montana	Helena	W. Keating	State Auditor	Jan. 1917
Nebraska	Lincoln	W. B. Eastham	Insurance Com'r	July 1917
Nevada	Carson City	Geo. A. Cole	State Controller	Jan. 8, 1919
New Hampshire	Concord	Robt. J. Merrill	Insurance Com'r	Jan. 13, 1918
New Jersey	Trenton	Geo. M. La Monte	Com'r Insurance	Feb. 25, 1916
New Mexico	Santa Fe	Jacobo Chavez	Supt. Insurance	Mar. 1917
New York	Albany	Jesse S. Phillips	Supt. Insurance	July 1, 1918
North Carolina	Raleigh	James R. Young	Insurance Com'r	Jan. 1, 1917
North Dakota	Bismark	W. C. Taylor	Com'r Insurance	Dec. 31, 1916
Ohio	Columbus	Frank Taggart	Supt. Insurance	June 17, 1917
Oklahoma	Oklahoma City	A. L. Welch	Insurance Com'r	Jan. 1, 1919
Oregon	Salem	Harvey Wells	Insurance Com'r	Jan. 13, 1917
Pennsylvania	Harrisburg	Charles Johnson	Insurance Com'r	May 1, 1919
Rhode Island	Providence	Chas. C. Gray	Insurance Com'r	Jan. 31, 1918
South Carolina	Columbia	F. H. McMaster	Insurance Com'r	Mar. 1918
South Dakota	Pierre	W. N. Van Camp	Com'r Insurance	July 1, 1919
Tennessee	Nashville	Wm. H. Dunbar	Insurance Com'r	Mar. 1, 1917
Texas	Austin	John S. Patterson	Com'r Insurance	Jan. 1917
Utah	Salt Lake City	Rulon S. Wells	Com'r Insurance	Mar. 1, 1919
Vermont	Essex Junction	Guy W. Bailey	Secretary of State	Jan. 7, 1917
Vermont	Montpelier	Walter F. Scott	State Treasurer	Jan. 7, 1917
Virginia	Richmond	Joseph Button	Com'r Insurance	Feb. 1, 1918
Washington	Olympia	H. O. Fishback	Insurance Com'r	Jan. 14, 1917
West Virginia	Charleston	John S. Darst	State Auditor	Mar. 4, 1917
Wisconsin	Madison	M. J. Cleary	Com'r Insurance	June 30, 1919
Wyoming	Cheyenne	Robt. B. Forsyth	State Auditor	Jan. 1, 1919

CANADA.

Dom. of Canada	Ottawa	G. D. Finlayson	Supt. Insurance	No limit
PROVINCE				
Alberta	Edmonton	W. V. Newson	Supt. Insurance	No limit
British Columbia	Victoria	Ernest F. Gunther	Supt. Insurance	No limit
Manitoba	Winnipeg	A. E. Ham	Supt. Insurance	No limit
Ontario	Toronto	A. R. Boswell, K.C.	Supt. Insurance	No limit
Quebec	Quebec City	William Chubb	Supt. Insurance	No limit
Saskatchewan	Regina	A. E. Fisher	Supt. Insurance	No limit

NEW YORK STANDARD INDUSTRIAL EXPERIENCE TABLE OF MORTALITY.

piled from Experience of the Metropolitan Life Insurance Company.)

Number Living.	Number Dying.	Yearly Probability of Dying.	Age.	Number Living.	Number Dying.	Yearly Probability of Dying.
			50	58,316	1,262	.021641
			51	57,054	1,299	.022768
100,000	3,467	.034670	52	55,755	1,339	.024016
96,533	2,169	.022469	53	54,416	1,379	.025342
94,364	1,248	.013225	54	53,037	1,423	.026830
93,116	881	.009461	55	51,614	1,469	.028461
92,235	664	.007199	56	50,145	1,516	.030232
91,571	545	.005952	57	48,629	1,566	.032203
91,026	445	.004889	58	47,063	1,615	.034316
90,581	368	.004063	59	45,448	1,666	.036657
90,213	310	.003436	60	43,782	1,717	.039217
89,903	274	.003048	61	42,065	1,768	.042030
89,629	258	.002879	62	40,297	1,817	.045090
89,371	263	.002943	63	38,480	1,864	.048441
89,108	282	.003165	64	36,616	1,908	.052108
88,826	318	.003580	65	34,708	1,948	.056125
88,508	364	.004113	66	32,760	1,983	.060531
88,144	421	.004776	67	30,777	2,010	.065309
87,723	482	.005495	68	28,767	2,029	.070532
87,241	542	.006213	69	26,738	2,038	.076221
86,699	599	.006909	70	24,700	2,037	.082470
86,100	651	.007561	71	22,663	2,023	.089264
85,449	696	.008145	72	20,640	1,995	.096657
84,753	732	.008637	73	18,645	1,952	.104693
84,021	764	.009093	74	16,693	1,893	.116401
83,257	793	.009525	75	14,800	1,820	.122973
82,464	820	.009944	76	12,980	1,730	.133282
81,644	845	.010350	77	11,250	1,625	.144444
80,799	873	.010805	78	9,625	1,507	.156572
79,926	898	.011235	79	8,118	1,377	.169623
79,028	917	.011603	80	6,741	1,239	.183801
78,111	935	.011970	81	5,502	1,095	.199019
77,176	946	.012258	82	4,407	950	.215566
76,230	952	.012489	83	3,457	806	.233150
75,278	959	.012739	84	2,651	668	.251980
74,319	965	.012985	85	1,983	540	.272315
73,354	970	.013224	86	1,443	424	.293832
72,384	979	.013525	87	1,019	322	.315996
71,405	990	.013865	88	697	238	.341463
70,415	1,002	.014230	89	459	168	.366013
69,413	1,017	.014651	90	291	115	.395189
68,396	1,032	.015089	91	176	74	.420455
67,364	1,049	.015572	92	102	46	.450980
66,315	1,068	.016105	93	56	26	.464286
65,247	1,090	.016706	94	30	15	.500000
64,157	1,113	.017348	95	15	8	.533333
63,044	1,139	.018067	96	7	4	.571429
61,905	1,165	.018819	97	3	2	.666667
60,740	1,196	.019690	98	1	1	1.0
59,544	1,228	.020623	99	0		

NATURAL PREMIUM—FOR $1,000 INSURANCE.

Age at Issue.	American 3 per cent.	American 3½ per cent.	American 4 per cent.	Actuaries 4 per cent.	Age at Issue.	American 3 per cent.	American 3½ per cent.	American 4 per cent.	Actuaries 4 per cent.
20	$7 57	$7 54	$7 50	$7 01	60	$25 92	$25 79	$25 67	$29 17
21	7 62	7 59	7 55	7 09	61	28 03	27 90	27 77	31 36
22	7 67	7 64	7 60	7 18	62	30 38	30 23	30 09	33 77
23	7 73	7 69	7 65	7 27	63	32 94	32 80	32 64	36 38
24	7 77	7 74	7 70	7 37	64	35 79	35 63	35 46	39 26
25	7 82	7 79	7 75	7 47	65	38 95	38 77	38 59	42 39
26	7 88	7 86	7 82	7 58	66	42 44	42 23	42 03	45 78
27	7 95	7 92	7 88	7 70	67	46 26	46 04	45 82	49 49
28	8 02	7 98	7 95	7 83	68	50 48	50 24	50 00	53 49
29	8 11	8 06	8 02	7 96	69	55 10	54 84	54 58	57 78
30	8 17	8 14	8 10	8 10	70	60 18	59 90	59 61	62 44
31	8 26	8 22	8 18	8 25	71	65 69	65 38	65 07	67 46
32	8 35	8 32	8 28	8 41	72	71 58	71 24	70 81	72 89
33	8 46	8 42	8 38	8 58	73	77 83	77 47	77 09	78 73
34	8 57	8 53	8 49	8 75	74	84 49	84 09	83 68	85 07
35	8 68	8 64	8 60	8 93	75	91 62	91 18	90 74	91 89
36	8 81	8 78	8 74	9 12	76	99 32	98 85	98 38	99 21
37	8 97	8 92	8 88	9 31	77	107 83	107 31	106 79	107 18
38	9 12	9 09	9 05	9 53	78	117 30	116 74	116 18	115 81
39	9 30	9 26	9 22	9 74	79	127 88	127 28	126 67	125 06
40	9 50	9 46	9 42	9 96	80	140 25	139 58	138 91	135 01
41	9 71	9 67	9 62	10 20	81	153 99	153 24	152 89	145 61
42	9 95	9 91	9 86	10 48	82	169 21	168 40	167 59	156 92
43	10 21	10 16	10 11	10 82	83	185 98	185 08	184 19	169 15
44	10 51	10 46	10 41	11 25	84	205 20	204 21	203 23	182 38
45	10 83	10 79	10 73	11 74	85	228 69	227 59	226 49	197 21
46	11 22	11 17	11 12	12 35	86	257 93	256 70	255 46	213 92
47	11 65	11 59	11 54	13 00	87	294 20	292 77	291 37	232 92
48	12 14	12 09	12 03	13 71	88	336 59	334 97	333 36	255 07
49	12 72	12 66	12 60	14 48	89	384 33	382 48	380 64	281 14
50	13 38	13 31	13 25	15 33	90	441 31	439 17	437 06	311 28
51	14 11	14 05	13 98	16 25	91	516 96	514 46	511 98	347 10
52	14 94	14 87	14 80	17 26	92	615 79	612 81	609 86	389 68
53	15 85	15 78	15 71	18 36	93	712 79	709 35	705 94	439 64
54	16 89	16 81	16 73	19 53	94	832 18	828 16	824 18	496 45
55	18 03	17 94	17 86	20 83	95	970 87	966 18	961 54	561 80
56	19 30	19 21	19 12	22 24	96	.....	.....	.....	623 70
57	20 70	20 61	20 52	23 73	97	.....	.....	.....	665 68
58	22 26	22 16	22 05	25 37	98	.....	.....	.....	721 15
59	24 00	23 88	23 77	27 16	99	.....	.....	.....	961 54

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 96)

Net Premiums and Reserve Values for $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF											
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
20	101.33	111.56	122.09	132.94	144.11	155.60	167.42	179.56	192.04	204.85	218.01	231.51
21	105.22	115.83	126.75	138.00	149.57	161.47	173.70	186.27	199.17	212.43	226.02	239.97
22	109.27	120.27	131.61	143.26	155.25	167.57	180.23	193.23	206.59	220.23	234.33	248.72
23	113.49	124.91	136.66	148.74	161.16	173.92	187.02	200.47	214.27	228.43	242.93	257.78
24	117.90	129.74	141.92	154.44	167.30	180.50	194.06	207.98	222.25	236.86	251.83	267.12
25	122.49	134.77	147.39	160.36	173.67	187.34	201.37	215.77	230.50	245.59	261.01	276.76
26	127.26	139.99	153.07	166.50	180.29	194.44	208.96	223.83	239.05	254.60	270.49	286.68
27	132.23	145.43	158.98	172.90	187.18	201.82	216.82	232.18	247.88	263.90	280.24	296.86
28	137.40	151.08	165.13	179.54	194.32	209.47	224.97	240.81	256.99	273.48	290.26	307.29
29	142.78	156.96	171.52	186.44	201.73	217.39	233.38	249.72	266.38	283.31	300.51	317.95
30	148.38	163.08	178.16	193.61	209.42	225.58	242.08	258.90	276.02	293.39	311.01	328.84
31	154.21	169.45	185.05	201.04	217.37	234.05	251.05	268.34	285.90	303.70	321.72	339.94
32	160.27	176.05	192.20	208.72	225.58	242.77	260.25	278.00	296.00	314.22	332.65	351.23
33	166.56	182.90	199.60	216.66	234.05	251.73	269.69	287.90	306.33	324.96	343.76	362.71
34	173.10	190.00	207.26	224.86	242.76	260.93	279.35	298.00	316.86	335.89	355.06	374.35
35	179.87	197.35	215.16	233.28	251.68	270.34	289.22	308.32	327.58	347.00	366.52	386.14
36	186.87	204.92	223.28	241.92	260.82	279.95	299.29	318.81	338.48	358.26	378.13	398.05
37	194.10	212.71	231.60	250.76	270.15	289.76	309.54	329.48	349.53	369.67	389.86	410.08
38	201.54	220.70	240.12	259.79	279.68	299.74	319.96	340.29	360.72	381.20	401.70	422.19
39	209.16	228.88	248.84	269.02	289.38	309.89	330.53	351.26	372.04	392.85	413.63	434.36
40	216.97	237.23	257.72	278.40	299.23	320.19	341.24	362.34	383.47	404.58	425.62	446.57
41	224.94	245.76	266.77	287.94	309.24	330.62	352.07	373.54	394.98	416.37	437.65	458.80
42	233.07	254.44	275.96	297.61	319.36	341.17	362.99	384.80	406.55	428.19	449.70	471.02
43	241.34	263.24	285.27	307.40	329.59	351.80	374.00	396.12	418.14	440.08	461.73	483.19
44	249.72	272.16	294.69	317.29	339.91	362.51	385.04	407.47	429.75	451.85	473.70	495.27
45	258.22	281.18	304.22	327.27	350.30	373.26	396.12	418.83	441.35	463.62	485.61	507.25
46	266.80	290.30	313.81	337.30	360.73	384.04	407.21	430.18	452.90	475.32	497.39	519.08
47	275.49	299.49	323.47	347.39	371.19	394.84	418.29	441.48	464.57	486.91	509.04	530.73
48	284.24	308.74	333.18	357.49	381.66	405.62	429.32	452.70	475.73	498.35	520.51	542.17
49	293.05	318.04	342.91	367.62	392.13	416.36	440.28	463.83	486.96	509.63	531.78	553.40
50	301.92	327.38	352.68	377.76	402.57	427.05	451.16	474.84	498.04	520.71	542.85	564.47
51	310.82	336.76	362.46	387.88	412.97	437.67	461.92	485.69	508.93	531.61	553.76	575.44
52	319.80	346.16	372.23	397.96	423.29	448.17	472.55	496.37	519.63	542.35	564.59	586.40
53	328.79	355.55	381.96	407.97	433.50	458.53	482.99	506.87	530.19	553.02	575.41	597.44
54	337.76	364.90	391.62	417.87	443.58	468.72	493.26	517.22	540.68	563.69	586.33	608.65
55	346.70	374.19	401.19	427.64	453.50	478.74	503.39	527.52	551.19	574.48	597.43	620.07
56	355.59	383.38	410.62	437.25	463.24	488.63	513.47	537.85	561.83	585.47	608.77	631.73
57	364.38	392.46	419.90	446.70	472.86	498.48	523.60	548.32	572.69	596.71	620.38	643.69
58	373.06	401.37	429.02	456.02	482.45	508.38	533.89	559.04	583.83	608.25	632.31	655.79
59	381.55	410.12	438.02	465.32	492.11	518.46	544.44	570.05	595.28	620.13	644.40	668.12
60	389.90	418.76	447.00	474.71	501.96	528.83	555.32	581.42	607.12	632.21	656.75	680.84
61	398.16	427.39	456.00	484.30	512.13	539.56	566.58	593.19	619.17	644.58	669.52	694.24
62	406.41	436.16	465.41	494.25	522.68	550.70	578.28	605.22	631.56	657.42	683.04	708.55
63	414.81	445.18	475.11	504.62	533.69	562.32	590.28	617.61	644.45	671.04	697.52	723.62
64	423.49	454.59	485.26	515.47	545.22	574.27	602.67	630.55	658.19	685.70	712.82	739.08
65	432.61	464.51	495.93	526.88	557.10	586.65	615.66	644.41	673.08	701.24	728.56	754.89

Net Premiums and Reserve Values for $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age of 96.)

Age at Issue.	RESERVES AT THE END OF									
	24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.
20	$245 36	$259 54	$274 06	$288 90	$304 05	$319 50	$335 21	$351 17	$367 34	$383 71
21	254 25	268 87	283 82	299 08	314 64	330 47	346 53	362 82	379 31	395 99
22	263 45	278 51	293 89	309 56	325 50	341 69	358 10	374 71	391 51	408 46
23	272 95	288 44	304 24	320 30	336 61	353 15	369 89	386 82	403 90	421 10
24	282 74	298 66	314 85	331 30	347 97	364 84	381 90	399 12	416 47	433 92
25	292 81	309 14	325 72	342 53	359 55	376 75	394 11	411 61	429 20	446 87
26	303 15	319 87	336 83	353 99	371 34	388 86	406 50	424 26	442 07	459 95
27	313 73	330 84	348 16	365 67	383 34	401 14	419 05	437 04	455 08	473 13
28	324 56	342 04	359 71	377 55	395 52	413 60	431 75	449 96	468 18	486 39
29	335 60	353 45	371 46	389 61	407 86	426 19	444 58	462 98	481 36	499 70
30	346 87	365 06	383 39	401 83	420 35	438 92	457 51	476 08	494 60	513 06
31	358 33	376 85	395 49	414 20	432 97	451 76	470 53	489 24	507 87	526 38
32	369 97	388 81	407 73	426 71	445 70	464 68	483 60	502 43	521 14	539 70
33	381 77	400 91	420 10	439 32	458 51	477 65	496 70	515 63	534 40	552 96
34	393 72	413 15	432 59	452 01	471 38	490 66	509 82	528 81	547 60	566 14
35	405 81	425 49	445 16	464 77	484 29	503 69	522 92	541 94	560 71	579 20
36	418 00	437 92	457 79	477 56	497 21	516 69	535 96	554 98	573 71	592 09
37	430 27	450 41	470 45	490 37	510 12	529 65	548 98	567 91	586 54	604 81
38	442 61	462 94	483 14	503 17	522 97	542 52	561 77	580 68	599 20	617 31
39	454 99	475 49	495 81	515 91	535 75	555 29	574 47	593 27	611 64	629 58
40	467 38	488 02	508 44	528 58	548 72	567 90	586 99	605 64	623 86	641 65
41	479 78	500 52	520 98	541 14	560 93	580 33	599 29	617 80	635 87	653 56
42	492 11	512 92	533 42	553 55	573 27	592 55	611 37	629 75	647 79	665 38
43	504 37	525 22	545 70	565 77	585 39	604 54	623 24	641 55	659 51	677 17
44	516 51	537 87	557 80	577 78	597 28	616 33	634 97	653 26	671 25	688 93
45	528 51	549 34	569 69	589 57	608 98	627 98	646 62	664 95	683 06	700 85
46	540 32	561 09	581 36	601 16	620 54	639 55	658 25	676 69	694 86	712 77
47	551 93	572 62	592 84	612 62	632 03	651 12	669 94	688 50	706 78	724 79
48	563 32	583 97	604 18	624 01	643 52	662 75	681 71	700 39	718 79	736 75
49	574 53	595 20	615 48	635 43	655 10	674 49	693 59	712 41	730 78	748 74
50	585 63	606 39	626 81	646 95	666 80	686 35	705 61	724 41	742 80	760 85
51	596 71	617 64	638 27	658 60	678 64	698 37	717 64	736 48	754 97	773 30
52	607 86	629 02	649 88	670 42	690 66	710 42	729 74	748 70	767 50	786 21
53	619 16	640 57	661 67	682 44	702 72	722 56	742 03	761 32	780 59	799 47
54	630 65	652 33	673 67	694 52	714 90	734 91	754 74	774 47	793 94	812 [illegible]
55	642 37	664 32	685 76	706 73	727 31	747 71	768 01	788 03	807 41	826 [illegible]
56	654 34	676 42	698 01	719 20	740 21	761 11	781 73	801 69	820 55	839 [illegible]
57	666 45	688 70	710 55	732 20	753 75	775 00	795 58	815 02	833 83	850 [illegible]
58	678 76	701 30	723 64	745 89	767 81	789 04	809 11	828 00	846 20	864 [illegible]
59	691 41	714 49	737 47	760 13	782 06	802 80	822 31	841 11	859 78	876 [illegible]
60	704 71	728 48	751 91	774 59	796 04	816 22	835 67	854 71	872 46	888 [illegible]
61	718 85	743 11	766 60	788 81	809 71	829 84	849 56	867 94	882 92	896 [illegible]
62	733 70	758 05	781 07	802 73	823 61	844 05	863 10	878 63	893 19	906 [illegible]
63	748 89	772 79	795 27	816 93	838 15	857 91	874 03	889 14	902 64	1000 00
64	763 90	787 27	809 78	831 82	852 36	869 11	884 81	898 84	1000 00	.....
65	778 69	802 11	825 04	846 41	863 88	880 17	894 76	1000 00	.....	.....

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 96.)

Age at Issue.	RESERVES AT THE END OF									
	34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.
20	$400 27	$416 98	$433 81	$450 74	$467 74	$484 80	$501 87	$518 92	$535 92	$552 85
21	412 81	429 77	446 82	463 94	481 12	498 31	515 49	532 61	549 66	566 59
22	425 54	442 71	459 97	477 27	494 59	511 89	529 15	546 32	563 38	580 30
23	438 42	455 81	473 24	490 70	508 18	525 52	542 82	560 02	577 07	593 93
24	451 45	469 02	486 61	504 19	521 71	539 16	556 49	573 68	590 67	607 45
25	464 60	482 33	500 06	517 73	535 32	552 79	570 12	587 26	604 18	620 83
26	477 84	495 72	513 54	531 28	548 91	566 39	583 68	600 74	617 54	634 04
27	491 17	509 15	527 05	544 84	562 48	579 92	597 14	614 09	630 74	647 05
28	504 54	522 61	540 57	558 37	575 98	593 35	610 47	627 27	643 73	659 83
29	517 94	536 07	554 05	571 83	589 38	606 65	623 62	640 25	656 50	672 37
30	531 35	549 51	567 47	585 20	602 65	619 79	636 59	653 00	669 03	684 68
31	544 73	562 88	580 80	598 44	615 76	632 73	649 32	665 52	681 34	696 82
32	558 05	576 16	594 00	611 51	628 67	645 45	661 82	677 82	693 47	708 83
33	571 28	589 32	607 04	624 40	641 37	657 93	674 11	689 94	705 48	720 76
34	584 40	602 33	619 89	637 06	653 83	670 20	686 22	701 94	717 41	732 65
35	597 35	615 14	632 52	649 50	666 07	682 30	698 21	713 87	729 31	744 53
36	610 11	627 73	644 92	661 71	678 15	694 28	710 14	725 78	741 19	756 38
37	622 66	640 09	657 11	673 77	690 12	706 20	722 05	737 67	753 07	768 23
38	634 98	652 25	669 14	685 72	702 03	718 10	733 95	749 56	764 94	779 95
39	647 10	664 24	681 07	697 62	713 93	730 01	745 86	761 46	776 70	791 60
40	659 06	676 14	692 94	709 51	725 84	741 93	757 58	773 25	788 38	803 23
41	670 92	688 00	704 83	721 42	737 77	753 87	769 59	784 97	800 06	815 01
42	682 75	699 86	716 74	733 36	749 73	765 72	781 35	796 69	811 90	827 04
43	694 59	711 76	728 68	745 34	761 60	777 51	793 12	808 60	824 00	839 19
44	706 47	723 70	740 66	757 23	773 42	789 32	805 08	820 70	836 24	851 21
45	718 41	735 70	752 58	769 08	785 29	801 35	817 34	833 10	848 36	862 79
46	730 41	747 63	764 47	780 99	797 38	813 68	829 76	845 33	860 04	873 89
47	742 36	759 55	776 42	793 15	809 80	826 21	842 10	857 12	871 26	884 88
48	754 31	771 56	788 64	805 66	822 42	838 66	854 01	868 46	882 38	896 01
49	766 37	783 85	801 24	818 39	835 00	850 70	865 47	879 71	893 65	906 64
50	778 74	796 55	814 10	831 10	847 17	862 29	876 86	891 14	904 43	915 27
51	791 54	809 53	826 95	843 41	858 91	873 84	888 46	902 08	913 19	923 60
52	804 66	822 52	839 41	855 30	870 61	885 61	899 58	910 97	921 65	931 19
53	817 81	835 14	851 45	867 17	882 57	896 91	908 60	919 57	929 36	1000 00
54	830 59	847 35	863 51	879 33	894 06	906 08	917 35	927 41	1000 00	.....
55	842 98	859 60	875 87	891 03	903 39	914 98	925 33	1000 00	.....	.....
56	855 42	872 18	887 79	900 52	912 45	923 11	1000 00	.....	.....	.....
57	868 24	884 33	897 45	909 75	920 74	1000 00	.....	.....	.....	.....
58	880 63	894 17	906 87	918 21	1000 00	.....	.....	.....	.....	.....
59	890 67	903 79	915 50	1000 00	.....	.....	.....	.....	.....	.....
60	900 49	912 61	1000 00	.....	.....	.....	.....	.....	.....	.....
61	909 51	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
62	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF										
	44 Years.	45 Years.	46 Years.	47 Years.	48 Years.	49 Years.	50 Years.	51 Years.	52 Years.	53 Years.	54 Years.
20	$569 67	$586 34	$602 83	$619 11	$635 14	$650 88	$666 30	$681 38	$696 09	$710 47	$724 [illegible]
21	583 39	600 00	616 39	632 53	648 39	663 92	679 10	693 92	708 40	722 57	736 47
22	597 03	613 55	629 81	645 78	661 43	676 72	691 65	706 24	720 51	734 51	748 29
23	610 57	626 96	643 05	658 82	674 23	689 28	703 97	718 35	732 47	746 35	760 03
24	623 97	640 19	656 08	671 62	686 79	701 60	716 10	730 32	744 31	758 11	771 71
25	637 19	653 21	668 88	684 18	699 11	713 73	728 07	742 18	756 09	769 80	783 31
26	650 21	666 01	681 43	696 50	711 25	725 71	739 95	753 97	767 81	781 43	794 85
27	662 99	678 56	693 76	708 64	723 24	737 60	751 75	765 71	779 46	793 00	806 22
28	675 54	690 89	705 90	720 64	735 13	749 42	763 51	777 39	791 06	804 40	817 45
29	687 86	703 03	717 91	732 54	746 97	761 20	775 21	789 01	802 49	815 67	828 60
30	700 00	715 03	729 82	744 40	758 77	772 92	786 87	800 48	813 79	826 86	839 81
31	712 01	726 96	741 69	756 21	770 52	784 61	798 36	811 82	825 02	838 11	851 14
32	723 94	738 83	753 51	767 98	782 23	796 13	809 74	823 09	836 32	849 50	862 48
33	735 82	750 67	765 31	779 72	793 79	807 55	821 05	834 44	847 76	860 90	873 63
34	747 68	762 49	777 07	791 31	805 24	818 90	832 45	845 94	859 23	872 10	884 27
35	759 52	774 29	788 70	802 80	816 64	830 35	844 01	857 47	870 50	882 82	894 42
36	771 34	785 95	800 23	814 25	828 14	841 97	855 61	868 81	881 29	893 04	904 36
37	783 03	797 51	811 72	825 80	839 82	853 64	867 03	879 68	891 58	903 06	914 29
38	794 63	809 05	823 33	837 55	851 57	865 14	877 97	890 05	901 68	913 08	923 60
39	806 22	820 72	835 15	849 37	863 14	876 16	888 42	900 23	911 79	922 56	931 35
40	817 95	832 60	847 04	861 03	874 25	886 70	898 68	910 43	921 37	930 29	938 65
41	829 90	844 58	858 79	872 22	884 87	897 05	908 98	920 10	929 16	937 66	945 25
42	841 96	856 41	870 07	882 93	895 32	907 45	918 75	927 97	936 61	944 33	1000 00
43	853 89	867 79	880 88	893 48	905 83	917 39	926 71	935 50	943 35	1000 00	.....
44	865 36	878 69	891 53	904 10	915 81	925 36	934 31	942 31	1000 00	.....	.....
45	876 37	889 45	902 26	914 20	923 93	933 06	941 21	1000 00	.....	.....	.....
46	887 24	900 31	912 48	922 41	931 72	940 08	1000 00	.....	.....	.....	.....
47	898 23	910 66	920 79	930 29	938 78	1000 00	.....	.....	.....	.....	.....
48	908 71	919 07	928 77	937 45	1000 00	.....	.....	.....	.....	.....	.....
49	917 23	927 16	936 03	1000 00	.....	.....	.....	.....	.....	.....	.....
50	925 44	934 52	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
51	932 91	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
52	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF										
	55 Years.	56 Years.	57 Years.	58 Years.	59 Years.	60 Years.	61 Years.	62 Years.	63 Years.	64 Years.	65 Years.
20	$738 83	$751 91	$765 29	$778 49	$791 49	$804 29	$816 79	$829 02	$841 01	$852 91	$864 75
21	750 14	763 62	776 91	790 00	802 90	815 48	827 80	839 88	851 86	863 78	875 53
22	761 87	775 25	788 44	801 43	814 12	826 52	838 69	850 76	862 77	874 61	886 08
23	773 52	786 81	799 90	812 68	825 18	837 45	849 61	861 71	873 65	885 20	896 12
24	785 11	798 30	811 18	823 78	836 15	848 40	860 60	872 63	884 28	895 29	905 65
25	796 62	809 61	822 31	834 78	847 14	859 44	871 57	883 31	894 41	904 87	914 93
26	807 96	820 77	833 35	845 81	858 22	870 46	882 30	893 50	904 04	914 19	924 14
27	819 15	831 84	844 42	856 94	869 29	881 24	892 54	903 17	913 42	923 45	932 80
28	830 26	842 96	855 60	868 06	880 12	891 53	902 26	912 61	922 73	932 17	939 87
29	841 42	854 19	866 77	878 95	890 47	901 31	911 75	921 98	931 51	939 28	946 56
30	852 70	865 41	877 72	889 35	900 30	910 85	921 18	930 81	938 66	946 02	952 59
31	863 99	876 42	888 18	899 25	909 91	920 35	930 08	938 01	945 44	952 09	1000 00
32	875 06	886 94	898 13	908 91	919 47	929 30	937 32	944 84	951 56	1000 00	.....
33	885 64	896 96	907 86	918 54	928 49	936 60	944 21	951 00	1000 00	.....	.....
34	895 72	906 76	917 56	927 63	935 84	943 54	950 41	1000 00	.....	.....	.....
35	905 59	916 53	926 73	935 04	942 83	949 79	1000 00	.....	.....	.....	.....
36	915 44	925 77	934 19	942 08	949 14	1000 00	.....	.....	.....	.....	.....
37	924 76	933 30	941 30	948 45	1000 00	.....	.....	.....	.....	.....	.....
38	932 35	940 46	947 71	1000 00	.....	.....	.....	.....	.....	.....	.....
39	939 58	946 94	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
40	946 12	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
41	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Age at Issue.	RESERVES AT THE END OF										
	66 Years.	67 Years.	68 Years.	69 Years.	70 Years.	71 Years.	72 Years.	73 Years.	74 Years.	75 Years.	76 Years.
20	876 42	887 72	898 40	908 45	918 14	927 63	936 47	943 67	950 43	.....	.....
21	886 92	897 67	907 80	917 56	927 11	936 01	943 27	950 08	956 16	.....	.....
22	896 91	907 12	916 94	926 57	935 54	942 85	949 71	955 83	1000 00	.....	.....
23	906 40	916 30	926 01	935 04	942 41	949 32	955 49	1000 00	.....	.....	.....
24	915 63	925 41	934 52	941 95	948 91	955 13	1000 00	.....	.....	.....	.....
25	924 79	933 98	941 47	948 49	954 76	1000 00	.....	.....	.....	.....	.....
26	933 40	940 96	948 04	954 37	1000 00	.....	.....	.....	.....	.....	.....
27	940 43	947 57	953 96	1000 00	.....	.....	.....	.....	.....	.....	.....
28	947 08	953 52	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
29	953 07	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
30	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

10-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
	$	$	$	$	$	$	$	$	$	$	$
20	38 96	32 57	66 34	101 35	137 65	175 30	214 35	254 85	296 85	340 43	385 64
21	39 52	33 11	67 44	103 04	139 95	178 23	217 93	259 10	301 81	346 12	392 09
22	40 11	33 67	68 58	104 78	142 32	181 24	221 61	263 49	306 92	351 98	398 73
23	40 71	34 25	69 76	106 58	144 76	184 35	225 42	268 01	312 18	358 02	405 53
24	41 34	34 85	76 38	108 44	147 28	187 56	229 33	272 66	317 61	364 24	412 63
25	41 98	35 46	72 23	110 34	149 87	190 85	233 36	277 45	323 19	370 64	419 88
26	42 65	36 09	73 51	112 31	152 53	194 24	237 51	282 39	328 94	377 23	427 36
27	43 34	36 74	74 83	114 33	155 27	197 74	241 78	287 46	334 85	384 02	435 04
28	44 05	37 41	76 20	116 40	158 10	201 34	246 17	292 68	340 93	391 00	442 95
29	44 78	38 10	77 59	118 54	161 00	205 03	250 69	298 05	347 19	398 17	451 07
30	45 54	38 81	79 04	120 75	163 99	208 83	255 33	303 57	353 61	405 53	459 42
31	46 32	39 54	80 52	123 01	167 05	212 73	260 10	309 24	360 21	413 10	468 00
32	47 13	40 29	82 04	125 32	170 20	216 74	265 00	315 05	366 98	420 86	476 80
33	47 97	41 05	83 60	127 71	173 43	220 85	270 02	321 02	373 92	428 83	485 83
34	48 83	41 84	85 21	130 15	176 75	225 06	275 16	327 13	381 04	437 00	495 10
35	49 73	42 65	86 85	132 66	180 15	229 38	280 43	333 39	388 34	445 37	504 59
36	50 65	43 48	88 53	135 22	183 62	233 79	285 82	339 80	395 81	453 94	514 30
37	51 60	44 33	90 25	137 84	187 17	238 31	291 34	346 36	403 44	462 70	524 23
38	52 59	45 18	92 00	140 51	190 80	242 93	296 99	353 06	411 24	471 64	534 37
39	53 61	46 07	93 80	143 25	194 51	247 65	302 75	359 90	419 20	480 76	544 70
40	54 66	46 97	95 63	146 05	198 30	252 46	308 62	366 86	427 30	490 04	555 22
41	55 75	47 90	97 51	148 91	202 17	257 37	314 59	373 94	435 53	499 46	565 89
42	56 89	48 84	99 43	151 82	206 10	262 35	320 66	381 13	443 86	509 00	576 71
43	58 06	49 81	101 37	154 77	210 08	267 39	326 79	388 38	452 28	518 65	587 67
44	59 28	50 77	103 34	157 76	214 11	272 49	332 98	395 69	460 77	528 39	598 74
45	60 54	51 77	105 33	160 78	218 18	277 61	339 18	403 03	469 31	538 21	609 92
46	61 85	52 76	107 34	163 80	222 23	282 72	345 39	410 39	477 88	548 07	621 18
47	63 22	53 76	109 35	166 82	226 28	287 83	351 60	417 75	486 46	557 96	632 51
48	64 64	54 75	111 33	169 81	230 29	292 89	357 77	425 08	495 03	567 87	643 89
49	66 12	55 73	113 28	172 75	234 25	297 91	363 89	432 37	503 57	577 77	655 30
50	67 66	56 69	115 21	175 66	238 18	302 88	369 95	439 59	512 05	587 64	666 72
51	69 25	57 63	117 10	178 53	242 03	307 77	375 93	446 73	520 47	597 45	678 19
52	70 92	58 56	118 97	181 34	245 82	312 57	381 81	453 78	528 79	607 21	689 51
53	72 65	59 47	120 79	184 09	249 52	317 27	387 57	460 69	536 98	616 86	700 83
54	74 46	60 35	122 55	186 75	253 10	321 83	393 18	467 45	545 02	626 37	712 08
55	76 34	61 20	124 25	189 31	256 58	326 25	398 62	474 02	552 88	635 74	723 24
56	78 31	62 01	125 89	191 79	259 91	330 50	403 86	480 38	560 54	644 92	734 27
57	80 38	62 79	127 45	194 15	263 09	334 55	408 88	486 50	567 96	653 90	745 16
58	82 54	63 54	128 93	196 37	266 08	338 38	413 65	492 36	575 09	662 62	755 [illegible]
59	84 82	64 23	130 31	198 43	268 87	341 96	418 13	497 89	581 92	671 07	765 [illegible]
60	87 22	64 87	131 57	200 33	271 45	345 28	422 29	503 08	588 39	679 20	776 [illegible]
61	89 75	65 45	132 72	202 06	273 79	348 29	426 10	507 88	594 47	686 98	786 [illegible]
62	92 43	65 98	133 76	203 61	275 86	350 98	429 53	512 25	600 13	694 39	796 [illegible]
63	95 28	66 44	134 66	204 93	277 64	353 29	432 51	516 16	605 30	701 39	805 [illegible]
64	98 30	66 84	135 40	206 01	279 09	355 18	435 01	519 52	609 97	707 98	815 [illegible]
65	101 52	67 13	135 95	206 80	280 14	356 60	436 96	522 31	614 10	714 17	824 [illegible]

Net Premiums and Reserve Values per $1,000.

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
20	$88 59	84 10	171 36	261 91	355 88	453 42	554 68	659 80	768 95	882 29	$1,000
21	88 61	84 08	171 32	261 86	355 83	453 37	554 62	659 75	768 90	882 26	1,000
22	88 64	84 06	171 29	261 82	355 78	453 31	554 56	659 69	768 85	882 23	1,000
23	88 67	84 04	171 26	261 78	355 73	453 25	554 50	659 63	768 80	882 20	1,000
24	88 71	84 08	171 23	261 74	355 67	453 19	554 44	659 57	768 75	882 17	1,000
25	88 74	84 02	171 20	261 69	355 62	453 12	554 36	659 50	768 70	882 13	1,000
26	88 78	83 99	171 16	261 64	355 55	453 05	554 29	659 43	768 64	882 10	1,000
27	88 82	83 97	171 13	261 58	355 48	452 97	554 21	659 35	768 57	882 06	1,000
28	88 86	83 96	171 09	261 52	355 41	452 90	554 12	659 27	768 50	882 01	1,000
29	88 91	83 93	171 04	261 46	355 34	452 80	554 03	659 18	768 42	881 96	1,000
30	88 96	83 91	171 00	261 40	355 26	452 71	553 93	659 08	768 34	881 91	1,000
31	89 02	83 89	170 96	261 34	355 17	452 61	553 83	658 98	768 26	881 86	1,000
32	89 08	83 87	170 90	261 26	355 08	452 51	553 71	658 86	768 16	881 80	1,000
33	89 15	83 83	170 85	261 18	354 98	452 39	553 58	658 74	768 05	881 73	1,000
34	89 22	83 81	170 80	261 10	354 87	452 26	553 45	658 60	767 93	881 65	1,000
35	89 30	83 78	170 74	261 02	354 76	452 13	553 29	658 45	767 80	881 57	1,000
36	89 39	83 74	170 67	260 91	354 62	451 97	553 13	658 29	767 66	881 48	1,000
37	89 49	83 71	170 60	260 80	354 48	451 80	552 94	658 11	767 51	881 38	1,000
38	89 60	83 67	170 51	260 67	354 32	451 61	552 75	657 91	767 34	881 28	1,000
39	89 72	83 63	170 42	260 55	354 16	451 42	552 53	657 70	767 15	881 15	1,000
40	89 86	83 58	170 33	260 41	353 98	451 21	552 30	657 47	766 95	881 02	1,000
41	90 01	83 54	170 24	260 28	353 80	450 99	552 05	657 21	766 72	880 86	1,000
42	90 18	83 49	170 15	260 13	353 60	450 75	551 78	656 93	766 46	880 69	1,000
43	90 38	83 45	170 05	259 98	353 39	450 48	551 47	656 60	766 16	880 50	1,000
44	90 60	83 39	169 94	259 80	353 15	450 18	551 12	656 23	765 83	880 28	1,000
45	90 85	83 34	169 82	259 61	352 88	449 83	550 71	655 80	765 44	880 02	1,000
46	91 14	83 27	169 68	259 38	352 55	449 41	550 23	655 31	765 00	879 73	1,000
47	91 47	83 21	169 53	259 11	352 17	448 93	549 68	654 74	764 50	879 41	1,000
48	91 84	83 12	169 32	258 78	351 71	448 37	549 05	654 10	763 93	879 03	1,000
49	92 26	83 01	169 07	258 39	351 18	447 72	548 32	653 36	763 28	878 62	1,000
50	92 73	82 87	168 78	257 94	350 58	446 99	547 51	652 53	762 55	878 15	1,000
51	93 26	82 71	168 45	257 43	349 90	446 16	546 59	651 60	761 74	877 62	1,000
52	93 84	82 54	168 09	256 86	349 14	445 24	545 56	650 57	760 83	877 03	1,000
53	94 50	82 35	167 67	256 22	348 28	444 20	544 41	649 41	759 82	876 37	1,000
54	95 23	82 12	167 20	255 50	347 33	443 06	543 14	648 13	758 69	875 65	1,000
55	96 04	81 87	166 68	254 70	346 27	441 79	541 73	646 70	757 44	874 83	1,000
56	96 95	81 59	166 10	253 83	345 11	440 37	540 16	645 11	756 04	873 93	1,000
57	97 96	81 29	165 48	252 86	343 82	438 81	538 43	643 35	754 50	872 92	1,000
58	99 07	80 96	164 78	251 79	342 39	437 09	536 51	641 42	752 79	871 81	1,000
59	100 31	80 59	164 01	250 60	340 82	435 19	534 40	639 28	750 89	870 56	1,000
60	101 69	80 19	163 17	249 31	339 10	433 11	532 07	636 90	748 78	869 18	1,000
61	103 22	79 74	162 24	247 90	337 22	430 82	529 50	634 28	746 45	867 65	1,000
62	104 93	79 27	161 25	246 37	335 16	428 31	526 68	631 39	743 86	865 95	1,000
63	106 82	78 75	160 17	244 69	332 90	425 54	523 56	628 18	741 00	864 05	1,000
64	108 92	78 20	158 98	242 85	330 42	422 48	520 10	624 63	737 81	861 95	1,000
65	111 25	77 67	157 66	240 90	327 65	419 09	516 25	620 36	734 27	859 69	1,000

Net Premiums and Reserve Values for $1,000.

15-PREMIUM LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 95.)

Age at Issue	Net Annual Premium.	RESERVE AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	$28 34	$21 55	$43 87	$66 99	$90 95	$115 78	$141 52	$168 19
21	28 75	21 93	44 65	68 19	92 58	117 86	144 05	171 20
22	29 18	22 33	45 46	69 43	94 27	120 00	146 66	174 30
23	29 63	22 74	46 30	70 71	96 00	122 20	149 36	177 49
24	30 09	23 17	47 17	72 03	97 79	124 48	152 13	180 78
25	30 57	23 61	48 06	73 39	99 63	126 82	154 97	184 16
26	31 06	24 05	48 97	74 78	101 52	129 21	157 91	187 64
27	31 57	24 52	49 91	76 22	103 46	131 69	160 93	191 22
28	32 09	25 00	50 88	77 69	105 47	134 23	164 03	194 90
29	32 64	25 49	51 88	79 21	107 53	136 84	167 21	198 68
30	33 20	25 99	52 91	80 78	109 64	139 53	170 49	202 56
31	33 79	26 51	53 97	82 38	111 81	142 29	173 85	206 54
32	34 39	27 05	55 04	84 03	114 04	145 12	177 29	210 61
33	35 02	27 59	56 15	85 72	116 33	148 02	180 82	214 78
34	35 67	28 15	57 30	87 46	118 68	150 98	184 43	219 05
35	36 34	28 74	58 47	89 24	121 08	154 03	188 12	223 42
36	37 04	29 32	59 67	91 05	123 53	157 13	191 90	227 89
37	37 76	29 94	60 89	92 91	126 03	160 31	195 76	232 45
38	38 51	30 55	62 14	94 81	128 60	163 55	199 71	237 11
39	39 30	31 19	63 42	96 76	131 23	166 88	203 74	241 36
40	40 11	31 83	64 74	98 75	133 92	170 27	207 86	246 69
41	40 96	32 50	66 09	100 81	136 67	173 73	212 02	251 59
42	41 85	33 19	67 48	102 89	139 47	177 24	216 25	256 54
43	42 77	33 89	68 88	105 01	142 30	180 79	220 52	261 51
44	43 74	34 60	70 31	107 15	145 16	184 36	224 78	266 47
45	44 76	35 33	71 75	109 32	148 04	187 93	229 04	271 42
46	45 82	36 05	73 21	111 48	150 90	191 48	233 27	276 32
47	46 94	36 79	74 67	113 64	153 73	194 99	237 45	281 18
48	48 12	37 52	76 10	115 76	156 53	198 45	241 57	285 96
49	49 36	38 23	77 50	117 84	159 27	201 85	245 62	290 65
50	50 66	38 93	78 89	119 89	161 98	205 19	249 59	295 24
51	52 03	39 63	80 26	121 92	164 63	208 47	253 47	299 72
52	53 48	40 32	81 61	123 90	167 24	211 66	257 25	304 09
53	55 01	41 00	82 93	125 85	169 77	214 77	260 93	308 33
54	56 68	41 66	84 23	127 74	172 24	217 79	264 47	312 39
55	58 35	42 31	85 49	129 58	174 64	220 71	267 88	316 27
56	60 17	42 94	86 72	131 38	176 95	223 50	271 13	319 96
57	62 11	43 57	87 93	133 12	179 17	226 18	274 22	323 46
58	64 18	44 19	89 10	134 79	181 30	228 71	277 14	326 74
59	66 40	44 78	90 23	136 38	183 31	231 10	279 87	329 78
60	68 77	45 35	91 30	137 90	185 21	233 38	282 36	332 [illegible]

15-PREMIUM LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	$135 83	$224 48	$254 17	$284 96	$316 88	$349 97	$384 29	$419 88
21	199 38	228 49	258 71	290 04	322 53	356 21	391 13	427 36
22	202 98	232 61	263 38	295 28	328 34	362 62	398 17	435 04
23	206 65	236 87	268 19	300 66	334 32	369 22	405 41	442 95
24	210 47	241 25	273 14	306 20	340 48	376 01	412 86	451 07
25	214 41	245 74	278 23	311 90	346 80	382 99	420 51	459 23
26	218 45	250 37	283 46	317 76	353 30	390 15	428 37	468 00
27	222 60	255 13	288 84	323 77	359 97	397 51	436 43	476 90
28	226 88	260 02	294 36	329 94	366 32	405 06	444 71	485 83
29	231 27	265 03	300 02	336 27	373 84	412 80	453 19	495 10
30	235 78	270 17	305 82	342 76	381 04	420 73	461 89	504 59
31	240 38	275 45	311 77	349 41	388 42	428 87	470 80	514 30
32	245 11	280 84	317 86	356 22	395 97	437 18	479 91	524 23
33	249 94	286 37	324 09	363 19	403 69	445 68	489 21	534 37
34	254 90	292 02	330 48	370 31	411 58	454 35	498 70	544 70
35	259 96	297 81	336 99	377 58	419 62	463 19	508 37	555 22
36	265 14	303 70	343 63	384 98	427 80	472 18	518 18	565 89
37	270 42	309 72	350 39	392 51	436 12	481 30	528 13	576 71
38	275 81	315 84	357 27	400 15	444 54	490 53	538 20	587 67
39	281 28	322 06	364 24	407 88	453 06	499 85	548 37	598 74
40	286 84	328 36	371 28	415 68	461 64	509 25	558 63	609 92
41	292 47	334 72	378 38	423 53	470 28	518 71	568 96	621 18
42	298 13	341 10	385 50	431 41	478 94	528 20	579 34	632 51
43	303 81	347 49	392 62	439 30	487 62	537 71	589 74	643 89
44	309 48	353 87	399 73	447 16	496 27	547 21	600 15	655 30
45	315 12	360 22	406 81	454 99	504 89	556 68	610 54	666 72
46	320 72	366 51	413 82	462 75	513 44	566 09	620 90	678 13
47	326 25	372 73	420 74	470 42	521 91	575 42	631 19	689 51
48	331 69	378 85	427 56	477 98	530 26	584 65	641 39	700 83
49	337 02	384 85	434 25	485 39	538 47	593 73	651 47	712 08
50	342 24	390 72	440 79	492 65	546 51	602 66	661 42	723 24
51	347 34	396 43	447 16	499 72	554 36	611 40	671 21	734 27
52	352 29	401 98	453 33	506 58	561 99	619 92	680 79	745 16
53	357 06	407 32	459 28	513 19	569 37	628 19	690 15	755 89
54	361 64	412 43	464 97	519 54	576 45	636 17	699 26	766 42
55	366 01	417 31	470 40	525 57	583 22	643 84	708 07	776 73
56	370 16	421 92	475 51	531 26	589 62	651 14	716 56	786 82
57	374 06	426 23	480 28	536 58	595 62	658 06	724 71	796 67
58	377 68	430 21	484 67	541 48	601 19	664 54	732 48	806 28
59	380 98	433 83	488 64	545 91	606 27	670 56	739 89	815 70
60	383 95	437 02	492 14	549 83	610 82	676 10	746 92	824 93

Net Premiums and Reserve Values for $1,000.

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	Net Annual Premium.	RESERVE AT THE END OF						7 Years.	8 Years.
[illegible]	[illegible]	60 79	[illegible]	[illegible] 00	214 77	[illegible]	334 61	397 56	[illegible]
[illegible]	54 [illegible]	60 71	108 42	168 00	214 73	270 [illegible]	334 56	397 65	463 60
[illegible]	55 [illegible]	60 76	108 40	168 [illegible]	214 [illegible]	273 [illegible]	334 62	397 [illegible]	463 [illegible]
[illegible]	55 [illegible]	60 74	108 [illegible]	167 90	214 65	270 [illegible]	334 63	397 74	463 [illegible]
[illegible]	55 [illegible]	60 74	108 07	167 [illegible]	214 60	[illegible]	334 57	[illegible]	463 45
[illegible]	55 [illegible]	60 [illegible]	109 05	167 [illegible]	214 06	273 [illegible]	334 50	397 [illegible]	463 [illegible]
[illegible]	56 [illegible]	60 73	109 16	167 90	214 [illegible]	273 [illegible]	334 45	397 [illegible]	463 [illegible]
[illegible]	56 76	60 71	109 [illegible]	167 [illegible]	214 47	273 [illegible]	334 16	397 [illegible]	463 [illegible]
[illegible]	56 94	60 70	109 20	167 [illegible]	214 [illegible]	273 15	334 05	397 [illegible]	463 [illegible]
[illegible]	56 [illegible]	60 69	109 25	167 [illegible]	214 35	[illegible] 05	334 00	397 [illegible]	463 [illegible]
[illegible]	56 97	60 [illegible]	109 34	167 77	214 [illegible]	273 00	[illegible]	397 14	463 [illegible]
[illegible]	57 04	60 67	109 [illegible]	167 [illegible]	214 [illegible]	272 98	[illegible] 54	397 04	463 [illegible]
[illegible]	57 12	60 [illegible]	109 20	167 [illegible]	214 [illegible]	272 95	[illegible] 75	[illegible]	463 [illegible]
[illegible]	57 [illegible]	60 [illegible]	109 [illegible]	167 [illegible]	214 16	272 [illegible]	[illegible]	[illegible]	463 [illegible]
[illegible]	57 [illegible]	60 64	109 [illegible]	167 [illegible]	214 [illegible]	272 74	[illegible] 66	[illegible]	463 [illegible]
[illegible]	57 [illegible]	60 [illegible]	109 [illegible]	167 [illegible]	214 07	272 [illegible]	[illegible] 46	[illegible] 66	462 07
[illegible]	57 [illegible]	60 [illegible]	109 [illegible]	167 [illegible]	214 02	272 67	[illegible] 34	[illegible] 41	461 91
[illegible]	58 07	60 [illegible]	109 11	167 [illegible]	213 [illegible]	272 60	[illegible] 24	[illegible]	461 74
[illegible]	58 [illegible]	60 [illegible]	109 10	167 [illegible]	213 91	272 43	[illegible] 14	[illegible] 15	462 [illegible]
[illegible]	57 [illegible]	60 [illegible]	109 [illegible]	167 [illegible]	213 [illegible]	272 37	[illegible] 04	[illegible]	462 41
[illegible]	[illegible]	60 [illegible]	109 09	167 47	213 [illegible]	272 [illegible]	[illegible] 90	[illegible]	461 [illegible]
[illegible]	[illegible]	60 64	109 11	167 40	213 [illegible]	272 [illegible]	[illegible] 68	[illegible] 76	461 [illegible]
[illegible]	[illegible] 64	60 [illegible]	109 14	167 [illegible]	213 [illegible]	272 [illegible]	[illegible] 80	[illegible]	460 [illegible]
[illegible]	[illegible] 91	60 [illegible]	109 [illegible]	167 [illegible]	213 [illegible]	272 [illegible]	[illegible] 73	[illegible]	460 [illegible]
[illegible]	59 24	60 72	109 [illegible]	167 [illegible]	213 67	272 [illegible]	[illegible] 64	[illegible]	460 [illegible]
[illegible]	59 57	60 76	109 30	167 [illegible]	213 [illegible]	272 11	[illegible] 49	[illegible]	460 [illegible]
[illegible]	[illegible] 77	60 78	109 30	167 [illegible]	213 [illegible]	271 [illegible]	[illegible] 31	[illegible]	460 41
[illegible]	[illegible] 42	60 84	109 37	167 [illegible]	213 79	271 [illegible]	[illegible] 94	[illegible]	[illegible]
[illegible]	[illegible] 82	60 87	109 40	167 [illegible]	213 [illegible]	271 [illegible]	[illegible] 60	[illegible]	[illegible]
[illegible]	61 [illegible]	60 90	109 [illegible]	167 07	213 [illegible]	271 [illegible]	[illegible] 19	[illegible] 10	457 [illegible]
[illegible]	63 12	60 89	109 37	167 [illegible]	213 [illegible]	271 04	[illegible] 72	[illegible]	455 [illegible]
[illegible]	62 [illegible]	60 91	109 34	167 [illegible]	213 12	270 [illegible]	[illegible] 16	[illegible]	[illegible]
[illegible]	[illegible] 42	60 91	109 31	167 [illegible]	213 [illegible]	270 [illegible]	[illegible]	[illegible]	454 [illegible]
[illegible]	64 [illegible]	60 91	109 [illegible]	167 12	212 [illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	65 [illegible]	60 91	109 20	166 [illegible]	212 [illegible]	[illegible]	[illegible]	[illegible] 14	[illegible]
[illegible]	66 [illegible]	60 91	109 [illegible]	166 77	211 [illegible]	[illegible] 74	[illegible]	[illegible]	451 [illegible]
[illegible]	67 74	60 [illegible]	109 [illegible]	166 [illegible]	211 [illegible]	[illegible]	[illegible]	[illegible] 97	[illegible]
[illegible]	69 07	60 [illegible]	109 [illegible]	166 [illegible]	211 [illegible]	[illegible]	[illegible]	[illegible]	447 [illegible]
[illegible]	70 [illegible]	60 [illegible]	109 [illegible]	166 [illegible]	210 73	[illegible] 77	[illegible]	[illegible]	445 [illegible]
[illegible]	72 [illegible]	60 [illegible]	109 [illegible]	166 [illegible]	210 [illegible]	[illegible]	[illegible] 41	[illegible]	444 [illegible]
60	74 [illegible]	60 [illegible]	102 30	165 [illegible]	209 78	265 10	328 10	[illegible]	442 [illegible]

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	RESERVES AT THE END OF						
	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	$531 91	$602 74	$676 28	$752 66	$831 98	$914 38	$1,000
21	531 83	602 66	676 21	752 59	831 92	914 35	1,000
22	531 75	602 58	676 13	752 51	831 86	914 31	1,000
23	531 66	602 49	676 04	752 43	831 80	914 27	1,000
24	531 57	602 40	675 95	752 35	831 73	914 23	1,000
25	531 48	602 30	675 85	752 26	831 66	914 19	1,000
26	531 38	602 19	675 75	752 17	831 58	914 14	1,000
27	531 28	602 08	675 64	752 06	831 50	914 09	1,000
28	531 16	601 97	675 52	751 96	831 41	914 03	1,000
29	531 05	601 84	675 39	751 83	831 31	913 97	1,000
30	530 92	601 70	675 25	751 70	831 20	913 91	1,000
31	530 78	601 56	675 10	751 56	831 08	913 83	1,000
32	530 63	601 39	674 94	751 40	830 95	913 75	1,000
33	530 47	601 22	674 76	751 24	830 81	913 67	1,000
34	530 30	601 04	674 57	751 06	830 66	913 57	1,000
35	530 13	600 85	674 37	750 86	830 49	913 46	1,000
36	529 94	600 64	674 15	750 65	830 30	913 34	1,000
37	529 75	600 42	673 92	750 41	830 10	913 20	1,000
38	529 54	600 18	673 66	750 15	829 87	913 05	1,000
39	529 33	599 93	673 38	749 86	829 61	912 88	1,000
40	529 10	599 65	673 06	749 53	829 32	912 69	1,000
41	528 84	599 33	672 70	749 16	828 99	912 48	1,000
42	528 54	598 96	672 28	748 74	828 61	912 23	1,000
43	528 19	598 53	671 81	748 26	828 19	911 97	1,000
44	527 77	598 04	671 26	747 71	827 71	911 65	1,000
45	527 29	597 47	670 63	747 08	827 16	911 30	1,000
46	526 72	596 80	669 91	746 37	826 54	910 91	1,000
47	526 07	596 04	669 09	745 56	825 85	910 46	1,000
48	525 30	595 17	668 16	744 64	825 06	909 95	1,000
49	524 43	594 19	667 11	743 61	824 17	909 39	1,000
50	523 46	593 08	665 94	742 46	823 18	908 76	1,000
51	522 37	591 85	664 63	741 18	822 08	908 05	1,000
52	521 16	590 48	663 17	739 75	820 85	907 27	1,000
53	519 82	588 97	661 56	738 17	819 49	906 39	1,000
54	518 33	587 29	659 78	736 42	817 97	905 42	1,000
55	516 71	585 46	657 82	734 48	816 29	904 34	1,000
56	514 93	583 43	655 66	732 34	814 43	903 13	1,000
57	512 99	581 22	653 29	729 98	812 37	901 80	1,000
58	510 86	578 79	650 66	727 37	810 09	900 32	1,000
59	508 53	576 10	647 76	724 48	807 56	898 68	1,000
60	505 95	573 14	644 54	721 26	804 74	896 85	1,000

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premium.	RESERVES AT THE END OF										
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
20	$23 13	$16 15	$32 86	$50 16	$68 07	$86 62	105 84	125 73	146 33	167 67	189 76	212 64
21	23 48	16 46	33 49	51 12	69 38	88 29	107 87	128 14	149 13	170 87	193 38	216 69
22	23 83	16 78	34 14	52 12	70 74	90 01	109 96	130 63	152 02	174 17	197 11	220 86
23	24 20	17 11	34 82	53 15	72 13	91 78	112 13	133 19	154 99	177 57	200 95	225 15
24	24 59	17 45	35 52	54 22	73 57	93 61	114 35	135 82	158 05	181 07	204 89	229 56
25	24 98	17 81	36 24	55 31	75 06	95 49	116 64	138 54	161 21	184 66	208 95	234 09
26	25 39	18 17	36 97	56 44	76 58	97 42	119 00	141 33	164 44	188 36	213 12	238 75
27	25 82	18 55	37 74	57 60	78 15	99 42	121 43	144 20	167 77	192 16	217 40	243 53
28	26 26	18 94	38 52	58 79	79 77	101 47	123 92	147 15	171 19	196 06	221 80	248 43
29	26 71	19 33	39 33	60 02	81 43	103 57	126 48	150 19	174 70	200 07	226 31	253 46
30	27 19	19 74	40 17	61 30	83 14	105 74	129 13	153 31	178 32	204 18	230 94	258 61
31	27 68	20 17	41 03	62 60	84 90	107 98	131 83	156 51	182 02	208 40	235 67	263 88
32	28 19	20 61	41 91	63 93	86 71	110 26	134 62	159 79	185 81	212 71	240 52	269 28
33	28 72	21 05	42 81	65 32	88 57	112 62	137 47	163 15	189 69	217 13	245 49	274 81
34	29 27	21 51	43 75	66 74	90 49	115 03	140 40	166 60	193 68	221 66	250 58	280 46
35	29 85	22 00	44 72	68 20	92 46	117 52	143 40	170 14	197 77	226 31	255 78	286 24
36	30 45	22 48	45 71	69 69	94 47	120 05	146 48	173 76	201 95	231 05	261 10	292 11
37	31 08	22 99	46 72	71 23	96 53	122 66	149 64	177 49	206 23	235 90	266 51	298 09
38	31 74	23 50	47 77	72 81	98 66	125 34	152 88	181 29	210 60	240 83	272 01	304 15
39	32 42	24 04	48 84	74 44	100 85	128 10	156 20	185 19	215 06	245 86	277 60	310 28
40	33 14	24 58	49 95	76 11	103 10	130 92	159 60	189 16	219 60	250 96	283 23	316 44
41	33 90	25 16	51 10	77 85	105 42	133 82	163 08	193 20	224 21	256 10	288 90	322 63
42	34 69	25 75	52 29	79 62	107 78	136 77	166 61	197 30	228 85	261 27	294 58	328 82
43	35 53	26 36	53 50	81 44	110 20	139 78	170 19	201 42	233 50	266 43	300 26	335 00
44	36 42	26 97	54 74	83 29	112 65	142 81	173 77	205 55	238 15	271 59	305 91	341 13
45	37 35	27 62	56 00	85 17	115 13	145 86	177 37	209 67	242 78	276 72	311 52	347 21
46	38 34	28 26	57 28	87 07	117 61	148 90	180 95	213 77	247 38	281 80	317 06	353 20
47	39 39	28 92	58 58	88 97	120 09	151 93	184 51	217 85	251 94	286 83	322 53	359 12
48	40 51	29 58	59 87	90 86	122 55	154 94	188 05	221 87	256 44	291 78	327 91	364 90
49	41 69	30 23	61 15	92 73	124 99	157 93	191 55	225 86	260 88	296 64	333 19	370 57
50	42 95	30 89	62 42	94 61	127 43	160 90	195 02	229 80	265 26	301 44	338 37	376 11
51	44 30	31 54	63 71	96 49	129 87	163 87	198 47	233 70	269 59	306 15	343 43	381 50
52	45 73	32 21	65 01	98 37	132 31	166 82	201 90	237 57	273 85	310 77	348 37	386 74
53	47 26	32 88	66 31	100 27	134 75	169 76	205 30	241 39	278 04	315 28	353 18	391 81
54	48 90	33 56	67 61	102 16	137 18	172 69	208 67	245 15	282 14	319 69	357 85	396 71
55	50 66	34 24	68 93	104 06	139 62	175 61	212 02	248 86	286 17	323 99	362 37	401 39

20-PREMIUMS LIFE POLICY

AMERICAN EXPERIENCE 3 PER CENT

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue	Reserve at the end of 1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year	9th Year	10th Year	Reserve Value of Paid-up Life Policy for $1,000	Reserve Value of Paid-up Life Policy for $1,000	Reserve Value of Paid-up Life Policy for $1,000
20	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
21	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
22	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
25	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
26	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
27	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
28	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
29	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
30	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
31	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
32	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
33	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
34	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
35	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
36	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
37	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
38	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
39	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
40	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
41	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
42	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
43	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
44	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
45	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
46	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
47	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
48	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
49	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
50	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
51	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
52	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
53	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
54	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
55	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
56	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
57	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
58	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
59	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
60	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Net Premiums and Reserve Values per $1,000.

20-Premiums (First Year Term and 19 Premiums) Life Policy. American Experience 3 Per Cent.

*1st Yr. Term.		19 PREMIUMS LIFE.									
				Reserves at end of							
Age.	Net Premium 1 Year Term.	Age.	Net Premium 19 Premiums Life.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
20	$7 57	21	$24 30	$17 31	$35 23	$53 79	$73 00	$92 91	$113 52	$134 86	$156 97
21	7 62	22	24 67	17 66	35 93	54 84	74 43	94 71	115 71	137 46	159 99
22	7 67	23	25 05	17 99	36 61	55 89	75 86	96 53	117 93	140 10	163 05
23	7 73	24	25 44	18 34	37 34	56 99	77 35	98 42	120 24	142 83	166 29
24	7 77	25	25 85	18 71	38 08	58 13	78 89	100 37	122 62	145 65	169 50
25	7 82	26	26 27	19 09	38 84	59 30	80 47	102 38	125 07	148 55	172 86
26	7 88	27	26 71	19 48	39 64	60 50	82 10	104 45	127 59	151 53	176 32
27	7 95	28	27 17	19 88	40 45	61 74	83 77	106 57	130 17	154 59	179 87
28	8 02	29	27 64	20 29	41 28	63 01	85 50	108 75	132 82	157 74	183 51
29	8 11	30	28 12	20 71	42 15	64 33	87 26	111 00	135 56	160 97	187 26
30	8 17	31	28 63	21 16	43 04	65 67	89 09	113 31	138 37	164 29	191 10
31	8 26	32	29 15	21 61	43 95	67 05	90 96	115 68	141 25	167 68	195 09
32	8 35	33	29 70	22 06	44 88	68 48	92 88	118 11	144 19	171 16	199 04
33	8 46	34	30 27	22 54	45 85	69 95	94 86	120 61	147 23	174 73	203 17
34	8 57	35	30 86	23 04	46 85	71 46	96 89	123 17	150 33	178 39	207 40
35	8 68	36	31 47	23 54	47 87	73 00	98 96	125 78	153 50	182 13	211 79
36	8 81	37	32 11	24 06	48 91	74 58	101 09	128 47	156 76	185 97	216 14
37	8 97	38	32 78	24 59	49 98	76 20	103 27	131 23	160 10	189 89	220 66
38	9 12	39	33 48	25 14	51 09	77 88	105 53	134 07	163 52	193 91	225 20
39	9 30	40	34 21	25 70	52 22	79 59	107 84	136 97	167 02	197 99	229 93
40	9 50	41	34 98	26 29	53 40	81 37	110 20	139 94	170 58	202 15	234 67
41	9 71	42	35 79	26 88	54 61	83 18	112 63	142 96	174 20	206 36	239 44
42	9 95	43	36 64	27 51	55 84	85 04	115 09	146 03	177 86	210 59	244 22
43	10 21	44	37 53	28 13	57 10	86 92	117 59	149 13	181 53	214 81	248 99
44	10 51	45	38 47	28 79	58 39	88 83	120 12	152 24	185 20	219 03	253 74
45	10 83	46	39 47	29 43	59 69	90 76	122 64	155 33	188 85	223 21	258 45
46	11 22	47	40 53	30 10	61 00	92 68	125 14	158 40	192 47	227 36	263 11
47	11 65	48	41 65	30 77	62 30	94 58	127 63	161 45	196 06	231 47	267 71
48	12 14	49	42 83	31 42	63 58	96 46	130 09	164 46	199 59	235 50	272 24
49	12 72	50	44 09	32 08	64 86	98 34	132 54	167 45	203 09	239 48	276 64
50	13 38	51	45 43	32 73	66 14	100 23	134 98	170 42	206 56	243 41	281 00
51	14 11	52	46 86	33 39	67 43	102 10	137 41	173 36	209 97	247 27	285 26
52	14 94	53	48 38	34 06	68 71	103 97	139 82	176 27	213 35	251 07	289 47
53	15 85	54	50 01	34 72	70 00	105 82	142 20	179 15	216 67	254 79	293 54
54	16 89	55	51 75	35 39	71 28	107 68	144 59	182 01	219 94	258 43	297 50
55	18 03	56	53 61	36 05	72 57	109 54	146 96	184 83	223 16	261 98	301 35
56	19 30	57	55 61	36 73	73 87	111 40	149 32	187 61	226 31	265 45	305 07
57	30 70	58	57 76	37 42	75 17	113 25	151 64	190 35	229 39	268 81	308 62
58	22 26	59	60 07	38 10	76 47	115 08	153 93	193 04	232 40	272 03	312 00
59	24 00	60	62 57	38 78	77 76	116 90	156 20	195 67	235 30	275 12	315 15
60	25 92	61	65 25	39 47	79 04	118 71	158 45	198 23	238 09	278 04	318 19

*The reserve at end of one year on a one year term policy is nothing.

Net Premiums and Reserve Values per $1,000.

20-Premiums (First Term Year and 19 Premiums) Life Policy. American Experience 3 Per Cent.

19 PREMIUMS LIFE.

Age.	Reserves at end of 9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years	16 Years.	17 Years.	18 Years.	19 Years.	Paid up for life	Attained age of Insured.
21	$179 86	$205 57	$228 14	$253 59	$279 94	307 25	335 56	364 88	395 27	426 77	459 42		40
22	183 31	207 47	232 50	258 42	285 27	313 09	341 91	371 77	402 71	434 78	468 00		41
23	186 82	211 43	236 93	263 33	290 68	319 02	348 37	378 78	410 29	442 94	476 80		42
24	190 45	215 53	241 51	268 41	296 28	325 14	355 03	386 00	418 09	451 35	485 83		43
25	194 18	219 75	246 22	273 63	302 03	331 42	361 87	393 42	426 10	459 97	495 10		44
26	198 02	224 09	251 05	278 98	307 90	337 85	368 87	401 00	434 29	468 80	504 59		45
27	201 98	228 54	256 04	284 51	313 98	344 49	376 09	408 83	442 75	477 89	514 30		46
28	206 03	233 11	261 13	290 14	320 16	351 26	383 45	416 80	451 35	487 14	524 23		47
29	210 19	237 79	266 35	295 91	326 51	358 19	391 00	424 97	460 15	496 60	534 37		48
30	214 45	242 59	271 70	301 83	333 01	365 29	398 71	433 31	469 14	506 25	544 70		49
31	218 83	247 51	277 19	307 89	339 67	372 56	406 60	441 83	478 31	516 09	555 22		50
32	223 30	252 54	282 79	314 09	346 46	379 96	414 62	450 50	487 63	526 08	565 89		51
33	227 87	257 69	288 52	320 41	353 40	387 51	422 79	459 30	497 08	536 19	576 71		52
34	232 57	262 97	294 39	326 89	360 47	395 20	431 11	468 25	506 67	546 45	587 67		53
35	237 38	268 36	300 38	333 47	367 67	403 01	439 54	477 30	516 37	556 82	598 74		54
36	242 28	273 86	306 47	340 16	374 96	410 91	448 04	486 43	526 14	567 27	609 92		55
37	247 30	279 46	312 67	346 96	382 35	418 88	456 62	495 63	536 00	577 81	621 18		56
38	252 40	285 15	318 95	353 82	389 79	426 91	465 26	504 89	545 91	588 40	632 51		57
39	257 59	290 94	325 31	360 74	397 29	435 00	473 94	514 20	555 86	599 05	643 89		58
40	262 85	296 76	331 69	367 68	404 80	443 08	482 62	523 48	565 80	609 68	655 30		59
41	268 15	302 61	338 09	374 64	412 31	451 17	491 28	522 76	575 72	620 31	666 72		60
42	273 47	308 48	344 51	381 61	419 83	459 24	499 93	542 02	585 64	630 95	678 13		61
43	278 80	314 34	350 91	388 53	427 29	467 25	508 51	551 21	595 48	641 51	689 51		62
44	284 10	320 17	357 25	395 40	434 67	475 17	517 00	560 30	605 22	651 98	700 83		63
45	289 37	325 95	363 54	402 18	441 97	483 00	525 38	569 27	614 85	662 36	712 08		64
46	294 59	331 67	369 74	408 88	449 16	490 70	533 63	578 11	624 35	672 62	723 24		65
47	299 74	337 29	375 83	415 44	456 20	498 24	541 69	586 75	633 66	682 70	734 27		66
48	304 81	342 82	381 82	421 88	463 10	505 61	549 58	595 22	642 80	692 65	745 16		67
49	309 76	348 23	387 65	428 14	469 78	512 75	557 22	603 42	651 66	702 32	755 89		68
50	314 64	353 52	393 35	434 22	476 28	519 68	564 63	611 38	660 30	711 79	766 42		69
51	319 42	358 68	398 88	440 12	482 56	526 37	571 77	619 08	668 66	721 00	776 73		70
52	324 07	363 68	404 21	445 79	488 57	532 74	578 57	626 39	676 63	729 86	786 82		71
53	328 60	368 53	409 37	451 25	494 33	538 84	585 06	633 38	684 30	738 44	796 67		72
54	332 98	373 20	414 31	456 43	499 77	544 57	591 16	639 96	691 54	746 65	806 28		73
55	337 22	377 69	419 01	461 33	504 88	549 92	596 83	646 10	698 37	754 52	815 70		74
56	341 32	381 98	423 46	465 94	509 64	554 88	602 08	651 80	704 80	762 09	824 93		75
57	345 22	386 03	427 62	470 17	513 97	559 35	606 80	657 00	710 80	769 32	834 01		76
58	348 92	389 81	431 43	474 00	517 83	563 30	611 02	661 72	716 38	776 24	842 97		77
59	352 38	393 28	434 87	477 40	521 19	566 76	614 75	666 00	721 58	782 89	851 80		78
60	355 57	396 42	437 90	480 32	524 08	569 74	618 03	669 86	726 41	789 23	860 49		79
61	358 47	399 19	440 51	482 80	526 53	572 31	620 91	673 33	730 84	795 24	869 06		80

Modified Preliminary Term: Life Policy Paid-up in 20 Years.

Reserve Values American Experience

3 per cent per each $1,000.

Age at Issue.	RESERVES AT THE END OF									
	1 Year	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
21	$9 29	$26 59	$44 51	$63 05	$82 25	$102 13	$122 73	$144 04	$166 13	$188 99
22	9 33	26 97	45 24	64 15	83 73	104 00	125 00	146 73	169 24	192 54
23	9 37	27 37	46 00	65 28	85 25	105 93	127 33	149 48	172 44	196 20
24	9 40	27 77	46 78	66 45	86 82	107 91	129 73	152 33	175 33	199 96
25	9 43	28 17	47 57	67 65	88 42	109 93	132 20	155 25	179 10	203 80
26	9 46	28 59	48 39	68 87	90 07	112 02	134 74	158 25	182 58	207 77
27	9 48	29 01	49 21	70 12	91 77	114 16	137 34	161 33	186 15	211 85
28	9 49	29 43	50 06	71 41	93 50	116 36	140 00	164 48	189 81	216 01
29	9 50	29 86	50 93	72 73	95 28	118 60	142 75	167 72	193 55	220 28
30	9 50	30 31	51 82	74 08	97 10	120 92	145 56	171 05	197 39	224 65
31	9 50	30 76	52 73	75 46	98 97	123 29	148 44	174 44	201 33	229 12
32	9 49	31 19	53 65	76 87	100 88	125 71	151 37	177 90	205 33	233 69
33	9 47	31 65	54 61	78 32	102 84	128 19	154 38	181 46	209 45	238 38
34	9 44	32 12	55 57	79 81	104 85	130 73	157 47	185 10	213 65	243 17
35	9 40	32 59	56 55	81 31	106 89	133 31	160 61	188 82	217 95	248 05
36	9 35	33 07	57 56	82 85	108 97	135 96	163 83	192 62	222 33	253 08
37	9 29	33 53	58 56	84 41	111 11	138 67	167 12	196 49	226 82	258 10
38	9 22	34 01	59 60	86 03	113 29	141 44	170 48	200 45	231 36	263 24
39	9 13	34 49	60 66	87 66	115 53	144 27	173 92	204 48	235 99	268 45
40	9 03	34 98	61 75	89 35	117 82	147 16	177 40	208 56	240 65	273 69
41	8 92	35 47	62 85	91 07	120 15	150 09	180 94	212 69	245 35	278 95
42	8 79	35 97	63 96	92 81	122 50	153 06	184 50	216 82	250 04	284 18
43	8 65	36 46	65 09	94 56	124 87	156 04	188 06	220 94	254 71	289 40
44	8 50	36 96	66 23	96 33	127 26	159 02	191 61	225 05	259 36	294 58
45	8 32	37 44	67 37	98 11	129 63	161 96	195 12	229 10	263 96	299 69
46	8 13	37 92	68 50	99 86	131 98	164 89	198 60	233 13	268 49	304 72
47	7 92	38 39	69 60	101 58	134 29	167 77	202 02	237 08	272 94	309 66
48	7 70	38 83	70 68	103 25	136 55	170 60	205 39	240 95	277 31	314 49
49	7 46	39 25	71 73	104 91	138 80	173 39	208 70	244 75	281 57	319 21
50	7 19	39 65	72 77	106 56	141 02	176 15	211 97	248 49	285 77	323 82
51	6 91	40 03	73 80	108 18	143 20	178 86	215 17	252 16	289 86	328 31
52	6 62	40 41	74 81	109 79	145 36	181 54	218 32	255 75	293 84	332 66
53	6 30	40 77	75 80	111 37	147 49	184 17	221 41	259 24	297 70	336 86
54	5 97	41 12	76 77	112 93	149 59	186 76	224 44	262 65	301 45	340 90
55	5 63	41 45	77 75	114 49	151 67	189 30	227 39	265 96	305 06	344 78

Modified Preliminary Term: Life Policy Paid-up in 20 Years.
Reserve Values American Experience
3 per cent per each $1,000.

Age at Issue.	RESERVES AT THE END OF									
	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
21	212 67	237 20	262 60	$288 92	$316 19	$344 43	$373 69	$404 00	$435 43	$468 00
22	216 69	241 67	267 56	294 38	322 16	350 93	380 74	411 63	443 63	476 80
23	220 80	246 27	272 66	299 98	328 29	357 60	387 97	419 42	452 02	485 83
24	225 04	251 01	277 90	305 75	334 59	364 46	395 39	427 44	460 66	495 10
25	229 38	255 85	283 27	311 65	341 04	371 47	402 99	435 65	469 50	504 58
26	233 85	260 84	288 79	317 71	347 66	378 68	410 80	444 08	478 56	514 30
27	238 43	265 95	294 43	323 92	354 44	386 05	418 79	452 70	487 83	524 23
28	243 12	271 18	300 22	330 27	361 39	393 60	426 95	461 51	497 29	534 37
29	247 94	276 54	306 14	336 77	368 49	401 32	435 30	470 49	506 94	544 70
30	252 85	282 02	312 20	343 43	375 74	409 20	443 81	479 66	516 77	555 22
31	257 88	287 63	318 41	350 23	383 16	417 24	452 49	488 99	526 76	565 89
32	263 02	293 36	324 72	357 15	390 70	425 40	461 30	498 43	536 88	576 71
33	268 29	299 22	331 18	364 22	398 39	433 72	470 25	508 03	547 14	587 67
34	273 67	305 19	337 75	371 41	406 18	442 13	479 28	517 72	557 50	598 74
35	279 15	311 26	344 43	378 69	414 08	450 63	488 41	527 50	567 97	609 92
36	284 72	317 43	351 20	386 06	422 03	459 20	497 60	537 35	578 50	621 18
37	290 38	323 69	358 05	393 49	430 05	467 82	506 87	547 25	589 09	632 51
38	296 12	330 00	364 92	400 95	438 12	476 48	516 14	557 18	599 71	643 89
39	301 89	336 35	371 84	408 43	446 18	485 15	525 42	567 12	610 37	655 30
40	307 69	342 70	378 75	415 91	454 22	493 78	534 69	577 03	620 99	666 72
41	313 50	349 06	385 66	423 38	462 26	502 41	543 92	586 94	631 60	678 13
42	319 28	355 38	392 53	430 78	470 22	510 94	553 07	596 75	642 16	689 49
43	325 04	361 67	399 33	438 12	478 11	519 41	562 15	606 49	652 63	700 83
44	330 73	367 87	406 06	445 36	485 90	527 76	571 10	616 11	663 00	712 08
45	336 35	373 99	412 67	452 50	493 54	535 96	579 90	625 58	673 26	723 24
46	341 87	379 99	419 16	459 47	501 02	543 99	588 53	634 88	683 34	734 27
47	347 29	385 87	425 51	466 28	508 33	551 81	596 94	643 98	693 25	745 16
48	352 57	391 60	431 67	472 90	515 41	559 41	605 13	652 84	702 94	755 89
49	357 72	397 16	437 64	479 28	522 25	566 75	613 03	661 43	712 37	766 41
50	362 73	402 56	443 42	485 46	528 85	573 82	620 66	669 75	721 55	776 73
51	367 58	407 77	448 98	491 38	535 16	580 58	627 95	677 72	730 44	786 83
52	372 26	412 78	454 31	497 03	541 16	586 99	634 88	685 34	738 99	796 67
53	376 77	417 56	459 36	502 35	546 79	593 01	641 40	692 55	747 19	806 27
54	381 08	422 10	464 12	507 34	552 06	598 61	647 49	699 35	755 04	815 70
55	385 16	426 37	468 56	511 95	556 88	603 74	653 10	705 72	762 57	824 93

Net Premiums and Reserve Values per $1,000.

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVE AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	$40.77	$34.46	$70.18	$107.22	$145.68	$185.47	$226.79	$269.65	$314.11	$360.24	$408.10
21	40.81	34.45	70.17	107.20	145.61	185.44	226.76	269.61	314.06	360.18	408.08
22	40.86	34.45	70.16	107.19	145.60	185.42	226.73	269.57	314.02	360.12	407.97
23	40.90	34.44	70.16	107.19	145.59	185.41	226.71	269.54	313.98	360.08	407.91
24	40.95	34.45	70.16	107.19	145.58	185.40	226.69	269.51	313.94	360.03	407.85
25	41.01	34.45	70.16	107.19	145.58	185.39	226.67	269.49	313.91	359.96	407.79
26	41.07	34.45	70.16	107.19	145.57	185.38	226.65	269.47	313.87	359.93	407.73
27	41.13	34.45	70.17	107.19	145.57	185.38	226.65	269.45	313.84	359.89	407.67
28	41.21	34.46	70.18	107.20	145.59	185.38	226.64	269.43	313.82	359.85	407.62
29	41.28	34.46	70.19	107.21	145.60	185.39	226.64	269.43	313.80	359.82	407.56
30	41.37	34.47	70.21	107.24	145.62	185.41	226.66	269.43	313.79	359.79	407.51
31	41.47	34.49	70.23	107.27	145.65	185.44	226.68	269.45	313.78	359.77	407.47
32	41.57	34.51	70.26	107.30	145.69	185.48	226.72	269.47	313.79	359.75	407.44
33	41.69	34.52	70.29	107.35	145.75	185.54	226.77	269.51	313.81	359.76	407.41
34	41.82	34.55	70.34	107.41	145.83	185.61	226.84	269.57	313.86	359.79	407.42
35	41.97	34.59	70.40	107.50	145.93	185.71	226.93	269.66	313.94	359.85	407.45
36	42.13	34.62	70.47	107.58	146.02	185.82	227.05	269.77	314.04	359.93	407.51
37	42.31	34.67	70.55	107.70	146.15	185.97	227.21	269.93	314.19	360.05	407.59
38	42.52	34.72	70.65	107.82	146.31	186.16	227.41	270.13	314.37	360.20	407.70
39	42.75	34.78	70.76	107.99	146.52	186.39	227.66	270.38	314.60	360.40	407.84
40	43.01	34.85	70.90	108.19	146.77	186.67	227.95	270.67	314.87	360.62	407.98
41	43.31	34.95	71.08	108.44	147.06	187.01	228.30	271.01	315.18	360.86	408.14
42	43.64	35.05	71.28	108.72	147.41	187.38	228.69	271.38	315.50	361.11	408.29
43	44.01	35.18	71.51	109.04	147.79	187.80	229.12	271.78	315.83	361.35	408.41
44	44.43	35.31	71.77	109.38	148.20	188.25	229.56	272.18	316.16	361.58	408.53
45	44.90	35.48	72.05	109.78	148.66	188.73	230.02	272.59	316.50	361.81	408.62
46	45.42	35.64	72.36	110.19	149.13	189.21	230.49	273.00	316.82	362.00	408.68
47	46.01	35.82	72.69	110.61	149.61	189.71	230.96	273.41	317.13	362.20	408.70
48	46.68	36.02	73.02	111.04	150.09	190.21	231.44	273.82	317.44	362.36	408.69
49	47.42	36.21	73.36	111.48	150.59	190.73	231.92	274.24	317.74	362.51	408.66
50	48.24	36.41	73.71	111.94	151.12	191.27	232.44	274.68	318.05	362.66	408.61
51	49.15	36.62	74.10	112.45	151.69	191.87	233.00	275.15	318.40	362.83	408.55
52	50.17	36.85	74.52	113.00	152.32	192.50	233.60	275.67	318.77	363.01	408.49
53	51.30	37.11	74.96	113.59	152.99	193.20	234.27	276.24	319.19	363.21	408.43
54	52.55	37.38	75.45	114.22	153.71	193.96	234.99	276.86	319.64	363.43	408.37
55	53.93	37.68	75.98	114.92	154.52	194.80	235.79	277.54	320.14	363.69	408.33

TWENTY YEAR ENDOWMENT POLICY

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	RESERVE AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	$457.76	$509.31	$562.82	$618.37	$676.06	$735.97	$798.21	$862.88	$930.10	$1,000.00
21	457.69	509.24	562.73	618.28	675.97	735.88	798.13	862.82	930.06	1,000.00
22	457.62	509.15	562.64	618.19	675.87	735.78	798.04	862.74	930.02	1,000.00
23	457.55	509.07	562.56	618.09	675.77	735.68	797.95	862.67	929.97	1,000.09
24	457.48	508.99	562.46	617.99	675.66	735.58	797.84	862.58	929.92	1,000.00
25	457.41	508.90	562.37	617.88	675.54	735.46	797.73	862.49	929.87	1,000.00
26	457.33	508.81	562.26	617.76	675.42	735.33	797.61	862.40	929.81	1,000.00
27	457.25	508.72	562.15	617.64	675.29	735.20	797.49	862.29	929.74	1,000.00
28	457.18	508.63	562.04	617.51	675.15	735.06	797.35	862.18	929.67	1,000.00
29	457.11	508.53	561.92	617.38	675.00	734.91	797.21	862.05	929.59	1,000.00
30	457.03	508.43	561.80	617.24	674.85	734.75	797.05	861.92	929.51	1,000.00
31	456.97	508.34	561.69	617.11	674.70	734.52	796.89	861.77	929.41	1,000.00
32	456.91	508.26	561.58	616.97	674.53	734.40	796.71	861.61	929.30	1,000.00
33	456.86	508.18	561.47	616.83	674.36	734.21	796.50	861.43	929.19	1,000.00
34	456.84	508.13	561.38	616.69	674.19	734.01	796.29	861.23	929.05	1,000.00
35	456.84	508.08	561.28	616.55	674.00	733.77	796.05	861.01	928.91	1,000.00
36	456.85	508.04	561.19	616.39	673.78	733.52	795.77	860.77	928.74	1,000.00
37	456.88	508.02	561.09	616.22	673.54	733.23	795.47	860.49	928.56	1,000.00
38	456.93	507.99	560.98	616.02	673.27	732.90	795.12	860.18	928.35	1,000.00
39	456.99	507.96	560.86	615.79	672.96	732.53	794.73	859.82	928.12	1,000.00
40	457.05	507.91	560.69	615.53	672.61	732.12	794.29	859.43	927.86	1,000.00
41	457.09	507.84	560.50	615.23	672.21	731.64	793.80	858.98	927.57	1,000.00
42	457.12	507.74	560.27	614.87	671.74	731.10	793.23	858.48	927.24	1,000.00
43	457.13	507.61	559.99	614.45	671.20	730.48	792.60	857.91	926.86	1,000.00
44	457.10	507.42	559.65	613.96	670.58	729.78	791.88	857.27	926.45	1,000.00
45	457.04	507.19	559.24	613.40	669.88	728.99	791.06	856.55	925.98	1,000.00
46	456.92	506.90	558.77	612.74	669.08	728.09	790.15	855.74	925.45	1,000.00
47	456.77	506.55	558.22	612.00	668.17	727.07	789.12	854.84	924.86	1,000.00
48	456.56	506.13	557.58	611.15	667.15	725.93	787.97	853.82	924.20	1,000.00
49	456.31	505.64	556.85	610.20	666.01	724.67	786.69	852.69	923.46	1,000.00
50	456.03	505.10	556.05	609.16	664.75	723.27	785.27	851.43	922.64	1,000.00
51	455.71	504.51	555.17	608.00	663.36	721.72	783.70	850.04	921.72	1,000.00
52	455.37	503.87	554.22	606.74	661.83	720.02	781.96	848.49	920.70	1,000.00
53	455.02	503.18	553.18	605.36	660.17	718.15	780.04	846.78	919.58	1,000.00
54	454.64	502.43	552.05	603.86	658.33	716.08	777.92	844.88	918.33	1,000.00
55	454.23	501.62	550.81	602.19	656.29	713.78	775.56	842.78	916.95	1,000.00

Twenty Years (First Year Term and 19 Years) Endowment Policy.
American Experience 3 Per Cent.

*1st Yr. Term		19 Year Endowment.									
				Reserves at end of							
Age.	Net Premium 1 Year Term	Age.	Net Premium 19 Year Endowment.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
20	$ 7 57	21	$43 26	$37 00	$75 36	115 14	156 40	199 20	243 59	289 64	337 40
21	7 62	22	43 31	36 99	75 35	115 13	156 38	199 17	243 55	289 59	337 35
22	7 67	23	43 35	36 99	75 34	115 12	156 36	199 14	243 51	289 54	337 30
23	7 73	24	43 40	36 99	75 33	115 11	156 34	199 12	243 48	289 50	337 25
24	7 77	25	43 45	36 99	75 33	115 10	156 33	199 10	243 45	289 46	337 20
25	7 82	26	43 51	36 99	75 33	115 09	156 32	199 08	243 42	289 42	337 15
26	7 88	27	43 57	36 99	75 33	115 09	156 31	199 06	243 40	289 38	337 10
27	7 95	28	43 64	36 99	75 33	115 09	156 31	199 05	243 38	289 35	337 05
28	8 02	29	43 72	36 99	75 33	115 09	156 31	199 04	243 36	289 32	337 01
29	8 11	30	43 80	37 00	75 34	115 10	156 31	199 04	243 35	289 30	336 97
30	8 17	31	43 89	37 01	75 35	115 11	156 32	199 05	243 35	289 28	336 93
31	8 26	32	43 99	37 02	75 37	115 13	156 34	199 06	243 35	289 27	336 90
32	8 35	33	44 10	37 03	75 40	115 16	156 37	199 08	243 36	289 27	336 88
33	8 46	34	44 22	37 05	75 43	115 20	156 41	199 11	243 38	289 28	336 87
34	8 57	35	44 36	37 07	75 47	115 25	156 46	199 16	243 42	289 31	336 87
35	8 68	36	44 51	37 10	75 52	115 31	156 53	199 23	243 48	289 36	336 90
36	8 81	37	44 69	37 14	75 58	115 39	156 62	199 33	243 57	289 44	336 96
37	8 97	38	44 88	37 18	75 65	115 49	156 73	199 46	243 70	289 56	337 05
38	9 12	39	45 10	37 23	75 74	115 61	156 88	199 62	243 87	289 72	337 18
39	9 39	40	45 34	37 29	75 85	115 76	157 07	199 82	244 08	289 91	337 34
40	9 50	41	45 62	37 36	75 98	115 94	157 30	200 08	244 33	290 13	337 52
41	9 71	42	45 93	37 45	76 14	116 16	157 57	200 36	244 61	290 37	337 71
42	9 95	43	46 28	37 55	76 33	116 42	157 87	200 67	244 91	290 62	337 89
43	10 21	44	46 68	37 66	76 54	116 69	158 19	201 01	245 22	290 88	338 05
44	10 51	45	47 12	37 78	76 77	116 98	158 53	201 36	245 53	291 13	338 19
45	10 83	46	47 62	37 92	77 02	117 29	158 88	201 71	245 83	291 36	338 31
46	11 22	47	48 18	38 07	77 29	117 62	159 24	202 06	246 13	291 57	338 41
47	11 65	48	48 81	38 23	77 56	117 96	159 60	202 40	246 42	291 76	338 48
48	12 14	49	49 51	38 39	77 83	118 30	159 96	202 73	246 70	291 94	338 52
49	12 72	50	50 29	38 55	78 11	118 66	160 34	203 07	246 99	292 11	338 55
50	13 38	51	51 16	38 72	78 41	119 03	160 74	203 44	247 29	292 29	338 58
51	14 11	52	52 13	38 90	78 73	119 44	161 17	203 85	247 61	292 49	338 60
52	14 94	53	53 20	39 10	79 08	119 87	161 63	204 28	247 96	292 71	338 63
53	15 85	54	54 40	39 31	79 45	120 34	162 12	204 76	248 34	292 95	338 67
54	16 89	55	55 72	39 54	79 85	120 86	162 66	205 29	248 77	293 22	338 72
55	18 03	56	57 18	39 80	80 29	121 43	163 26	205 87	249 25	293 53	338 79
56	19 30	57	58 80	40 08	80 77	122 05	163 92	206 50	249 78	293 87	338 87
57	20 70	58	60 58	40 38	81 29	122 71	164 64	207 18	250 35	294 24	338 94
58	22 26	59	62 55	40 71	81 85	123 42	165 41	207 92	250 96	294 62	338 99
59	24 00	60	64 71	41 06	82 45	124 18	166 24	208 71	251 59	294 99	339 00
60	25 92	61	67 10	41 43	83 09	124 99	167 13	209 54	252 24	295 35	338 94

*The reserve at end of one year on a one year term policy is nothing.

PER $1,000.

Twenty Years (First Year Term and 19 Years) Endowment Policy.
American Experience 3 per cent.

19 YEAR ENDOWMENT.

Age at Issue.	RESERVES AT END OF 9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	Attained Age of Insured.
21	$386 97	$438 41	$491 80	$547 21	$604 75	$664 49	$726 54	$791 09	$857 98	$927 60	$1,000	40
22	386 90	438 34	491 73	547 13	604 66	664 40	726 45	790 92	857 92	927 56	1,000	41
23	386 84	438 27	491 65	547 04	604 57	664 30	726 36	790 83	857 85	927 52	1,000	42
24	386 78	438 20	491 57	546 95	604 47	664 20	726 26	790 73	857 77	927 48	1,000	43
25	386 72	438 13	491 48	546 85	604 36	664 09	726 15	790 62	857 68	927 43	1,000	44
26	386 66	438 05	491 39	546 75	604 25	663 97	726 03	790 51	857 58	927 38	1,000	45
27	386 60	437 97	491 29	546 64	604 13	663 84	725 90	790 39	857 48	927 32	1,000	46
28	386 54	437 89	491 19	546 53	604 00	663 70	725 76	790 26	857 37	927 35	1,000	47
29	386 48	437 81	491 08	546 41	603 87	663 56	725 61	790 13	857 26	927 18	1,000	48
30	386 42	437 73	490 98	546 29	603 73	663 41	725 45	789 99	857 14	927 10	1,000	49
31	386 36	437 65	490 88	546 16	603 59	663 25	725 28	789 83	857 00	927 01	1,000	50
32	386 30	437 57	490 78	546 03	603 44	663 08	725 10	789 65	856 85	926 91	1,000	51
33	386 26	437 50	490 68	545 91	603 29	662 91	724 91	789 46	856 68	926 79	1,000	52
34	386 23	437 45	490 60	545 79	603 14	662 73	724 71	789 25	856 49	926 66	1,000	53
35	386 21	437 42	490 52	545 67	602 98	662 54	724 49	789 01	856 28	926 52	1,000	54
36	386 21	437 40	490 45	545 56	602 82	662 33	724 25	788 74	856 05	926 37	1,000	55
37	386 24	437 40	490 39	545 46	602 65	662 09	723 98	788 44	855 79	926 20	1,000	56
38	386 30	437 40	490 34	545 34	602 46	661 82	723 67	788 11	855 49	926 00	1,000	57
39	386 39	437 41	490 30	545 19	602 22	661 52	723 32	787 74	855 15	925 78	1,000	58
40	386 49	437 43	490 24	545 02	601 95	661 18	722 92	787 33	854 77	925 54	1,000	59
41	386 60	437 44	490 15	544 82	601 65	660 79	722 47	786 87	854 35	925 27	1,000	60
42	386 70	437 44	490 03	544 58	601 30	660 34	721 95	786 34	853 88	924 96	1,000	61
43	386 78	437 41	489 87	544 29	600 88	659 82	721 35	785 74	853 34	924 61	1,000	62
44	386 84	437 35	489 66	543 94	600 40	659 22	720 67	785 06	852 73	924 21	1,000	63
45	386 87	437 25	489 40	543 53	599 84	658 53	719 90	784 28	852 04	923 76	1,000	64
46	386 86	437 08	489 08	543 04	599 19	657 74	719 01	783 40	851 26	923 26	1,000	65
47	386 82	436 85	488 69	542 47	598 45	656 86	718 01	782 42	850 39	922 70	1,000	66
48	386 74	436 58	488 23	541 81	597 60	655 86	716 90	781 32	849 42	922 08	1,000	67
49	386 62	436 26	487 70	541 06	596 64	654 73	715 67	780 08	848 34	921 38	1,000	68
50	386 46	435 89	487 10	540 22	595 57	653 47	714 31	778 70	847 14	920 60	1,000	69
51	386 28	435 48	486 44	539 29	594 40	652 09	712 81	777 18	845 81	919 74	1,000	70
52	386 08	435 03	485 71	538 27	593 12	650 58	711 15	775 50	844 33	918 77	1,000	71
53	385 86	434 54	484 92	537 16	591 71	648 92	709 31	773 65	842 69	917 70	1,000	72
54	385 63	434 03	484 06	535 94	590 17	647 10	707 27	771 60	840 87	916 51	1,000	73
55	385 40	433 44	483 14	534 62	588 49	645 10	705 03	769 34	838 87	915 19	1,000	74
56	385 18	432 83	482 16	533 25	586 64	642 88	702 56	766 82	836 66	913 72	1,000	75
57	384 92	432 17	481 01	531 65	584 57	640 39	699 80	764 01	834 19	912 03	1,000	76
58	384 62	431 43	479 75	529 85	582 25	637 60	696 72	760 90	831 46	910 29	1,000	77
59	384 24	430 58	478 32	527 82	579 65	634 50	693 34	757 51	828 46	908 34	1,000	78
60	383 78	429 57	476 68	525 59	576 74	631 12	689 68	753 83	825 19	906 18	1,000	79
61	383 21	428 38	474 81	523 97	573 59	627 49	685 76	749 85	821 65	903 78	1,000	80

ET PREMIUMS AND RESERVE VALUES PER $1,000.

FIVE YEAR TERM POLICY.

American 5 Per Cent.						American 3½ Per Cent.				
	Reserve at the end of						Reserve at the end of			
Net Annual Premiums.	1 Year.	2 Years.	3 Years.	4 Years.	Age at Issue.	Net Annual Premiums.	1 Year.	2 Years.	3 Years.	4 Years.
$7 67	$0 10	$0 15	$0 15	$0 10	20	$7 64	$0 10	$0 15	$0 15	$0 11
7 72	10	15	15	10	21	7 69	10	15	16	11
7 78	10	16	17	12	22	7 74	10	15	17	12
7 83	11	17	18	12	23	7 79	11	17	18	12
7 89	12	19	19	13	24	7 85	11	18	19	13
7 96	13	20	21	14	25	7 92	13	20	21	14
8 03	14	21	22	15	26	7 99	13	21	23	16
8 10	15	23	24	16	27	8 06	15	23	24	16
8 18	16	25	25	18	28	8 14	16	25	25	18
8 27	17	26	28	20	29	8 23	17	27	27	19
8 36	19	29	31	21	30	8 32	18	29	30	21
8 46	21	32	33	22	31	8 42	20	32	33	22
8 57	22	34	36	25	32	8 53	22	34	35	25
8 69	24	37	39	27	33	8 65	23	36	39	27
8 83	26	42	44	31	34	8 78	26	42	43	31
8 97	30	46	49	33	35	8 93	29	46	49	34
9 13	32	51	53	38	36	9 09	32	51	53	38
9 31	36	56	59	41	37	9 27	36	55	59	41
9 51	39	61	64	45	38	9 46	38	61	64	45
9 72	43	67	70	49	39	9 67	43	66	70	49
9 96	47	74	78	55	40	9 91	47	74	78	55
10 22	53	83	88	61	41	10 17	53	83	88	61
10 52	59	94	99	70	42	10 47	59	94	99	70
10 86	67	1 06	1 13	79	43	10 80	67	1 06	1 12	79
11 24	76	1 21	1 28	90	44	11 18	75	1 20	1 27	90
11 68	88	1 38	1 47	1 05	45	11 62	87	1 38	1 46	1 05
12 18	1 00	1 59	1 69	1 20	46	12 12	1 00	1 58	1 69	1 19
12 75	1 15	1 83	1 94	1 37	47	12 68	1 14	1 82	1 93	1 37
13 40	1 31	2 07	2 19	1 54	48	13 33	1 30	2 06	2 19	1 54
14 14	1 47	2 33	2 45	1 72	49	14 06	1 47	2 32	2 45	1 72
14 96	1 65	2 60	2 74	1 93	50	14 88	1 64	2 59	2 73	1 93
15 88	1 84	2 91	3 06	2 15	51	15 79	1 83	2 89	3 05	2 15
16 99	2 05	3 24	3 42	2 40	52	16 81	2 04	3 23	3 40	2 41
18 08	2 29	3 61	3 80	2 67	53	17 94	2 28	3 60	3 80	2 67
19 31	2 54	4 01	4 21	2 96	54	19 20	2 53	3 99	4 21	2 95
20 71	2 82	4 44	4 67	3 29	55	20 60	2 80	4 42	4 66	3 29
22 27	3 11	4 91	5 18	3 64	56	22 15	3 10	4 90	5 17	3 64
23 99	3 45	5 45	5 75	4 05	57	23 86	3 43	5 43	5 73	4 05
25 90	3 83	6 04	6 37	4 49	58	25 75	3 81	6 02	6 36	4 48
28 00	4 22	6 68	7 04	4 95	59	27 84	4 20	6 65	7 02	4 95
30 32	4 66	7 37	7 77	5 48	60	30 15	4 63	7 34	7 75	5 48

NOTE. At end of 5 years the reserve is nothing at all ages.

PER $1,000.

TEN-YEAR TERM POLICY.

Age at Issue.	AMERICAN 3 PER CENT.									
	Net Annual Premiums.	RESERVE VALUES AT END OF								
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.
20	$7 80	$0 23	$0 42	$0 57	$0 67	$0 72	$0 71	$0 65	$0 51	$0 30
21	7 86	24	44	60	71	77	77	70	55	32
22	7 92	26	47	64	76	82	82	74	59	34
23	7 99	27	50	69	81	88	87	78	62	36
24	8 06	29	55	74	88	95	94	85	68	40
25	8 14	32	59	80	95	1 03	1 02	93	74	43
26	8 22	34	63	86	1 02	1 10	1 11	1 01	80	47
27	8 31	37	68	93	1 10	1 20	1 20	1 09	86	51
28	8 41	40	74	1 01	1 20	1 30	1 30	1 18	94	55
29	8 52	43	80	1 10	1 31	1 42	1 42	1 30	1 03	61
30	8 64	47	88	1 20	1 43	1 55	1 56	1 43	1 14	67
31	8 77	52	97	1 32	1 57	1 71	1 72	1 58	1 26	74
32	8 91	57	1 05	1 44	1 72	1 88	1 89	1 73	1 38	81
33	9 06	62	1 15	1 59	1 90	2 07	2 08	1 90	1 51	89
34	9 23	68	1 27	1 75	2 09	2 27	2 28	2 09	1 66	98
35	9 42	76	1 41	1 94	2 31	2 51	2 52	2 31	1 85	1 10
36	9 63	83	1 55	2 13	2 54	2 77	2 79	2 56	2 05	1 21
37	9 86	93	1 72	2 36	2 81	3 07	3 10	2 86	2 29	1 30
38	10 12	1 02	1 90	2 61	3 13	3 43	3 47	3 20	2 58	1 53
39	10 41	1 14	2 12	2 92	3 51	3 86	3 90	3 61	2 91	1 74
40	10 73	1 27	2 38	3 29	3 97	4 36	4 43	4 11	3 32	1 99
41	11 10	1 44	2 70	3 73	4 50	4 96	5 04	4 69	3 80	2 27
42	11 52	1 63	3 06	4 24	5 13	5 65	5 76	5 36	4 34	2 59
43	12 00	1 86	3 48	4 84	5 85	6 46	6 58	6 11	4 94	2 95
44	12 54	2 11	3 96	5 50	6 65	7 35	7 47	6 92	5 58	3 32
45	13 14	2 40	4 50	6 25	7 56	8 32	8 45	7 81	6 29	3 74
46	13 83	2 71	5 10	7 07	8 53	9 38	9 50	8 78	7 06	4 20
47	14 60	3 07	5 76	7 97	9 60	10 53	10 66	9 84	7 92	4 71
48	15 46	3 46	6 47	8 93	10 73	11 77	11 91	10 99	8 84	5 25
49	16 43	3 86	7 21	9 95	11 96	13 12	13 27	12 24	9 84	5 84
50	17 50	4 30	8 03	11 07	13 31	14 59	14 76	13 61	10 94	6 50
51	18 69	4 78	8 92	12 30	14 78	16 20	16 38	15 11	12 15	7 22
52	20 01	5 30	9 90	13 64	16 39	17 97	18 17	16 77	13 49	8 03
53	21 47	5 88	10 96	15 11	18 15	19 90	20 14	18 59	14 97	8 91
54	23 08	6 49	12 12	16 70	20 07	22 02	22 29	20 59	16 58	9 87
55	24 86	7 17	13 38	18 45	22 18	24 34	24 65	22 77	18 35	10 94
56	26 83	7 91	14 76	20 36	24 50	26 89	27 24	25 18	20 32	12 14
57	28 99	8 71	16 27	22 46	27 02	29 67	30 07	27 84	22 49	13 44
58	31 37	9 60	17 92	24 74	29 78	32 72	33 20	30 77	24 88	14 88
59	33 99	10 55	19 72	27 23	32 79	36 07	36 64	33 99	27 52	16 49
60	36 87	11 59	21 66	29 93	36 08	39 73	40 38	37 50	30 40	18 24

NOTE.—At the end of 10 years the reserve is nothing at all ages.

NET PREMIUMS AND RESERVE VALUES PER $1,000.

FIFTEEN-YEAR TERM POLICY.

AMERICAN 3 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT END OF 1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.
20	$7 95	$0 39	$0 75	$1 06	$1 34	$1 57	$1 76	$1 89	$1 96	$1 97	$1 89	$1 73	$1 47	$1 11	$0 63
21	8 02	41	.79	1 13	1 42	1 68	1 88	2 03	2 10	2 10	2 02	1 85	1 58	1 19	66
22	8 10	44	.84	1 21	1 54	1 81	2 08	2 19	2 27	2 27	2 19	2 01	1 71	1 29	73
23	8 18	47	.91	1 31	1 66	1 95	2 19	2 36	2 45	2 46	2 37	2 17	1 85	1 40	78
24	8 27	51	.99	1 41	1 79	2 12	2 37	2 55	2 66	2 67	2 57	2 36	2 02	1 52	86
25	8 37	56	1 07	1.53	1 94	2.29	2 57	2 78	2 90	2 91	2 80	2 58	2 20	1 67	93
26	8 47	60	1 16	1.66	2 11	2.50	2 81	3 04	3 16	3 18	3 08	2 84	2 44	1 84	1 05
27	8 58	65	1 26	1.81	2 30	2.72	3 07	3 31	3 45	3 49	3 37	3 11	2 67	2 02	1 14
28	8 71	71	1 37	1.97	2 51	2.98	3 35	3 62	3 78	3 81	3 70	3 40	2 92	2 20	1 24
29	8 85	77	1 49	2.15	2 75	3.25	3 66	3 97	4 15	4 18	4 05	3 73	3 19	2 41	1 36
30	9 00	85	1 64	2.37	3 01	3 57	4 03	4 36	4 57	4 61	4 46	4 11	3 52	2 67	1 51
31	9 16	93	1 80	2.60	3 31	3 93	4 44	4 81	5 03	5 08	4 92	4 54	3 90	2 97	1 68
32	9 34	1 02	1 98	2.86	3 65	4 33	4 90	5 31	5 56	5 61	5 45	5 04	4 34	3 30	1 88
33	9 55	1 12	2 18	3.16	4 03	4 80	5 42	5 88	6 16	6 23	6 06	5 61	4 84	3 69	2 10
34	9 77	1 25	2 42	3.50	4 48	5 32	6 02	6 53	6 86	6 95	6 77	6 28	5 43	4 15	2 36
35	10 03	1 39	2 70	3.91	4 99	5 94	6 71	7 31	7 68	7 80	7 62	7 09	6 14	4 70	2 69
36	10 31	1 55	3 01	4.35	5 57	6 63	7 52	8 20	8 64	8 78	8 60	8 01	6 96	5 35	3 06
37	10 63	1 73	3 36	4.88	6 24	7 45	8 46	9 25	9 76	9 95	9 75	9 11	7 92	6 09	3 49
38	11 00	1 93	3 77	5.46	7 02	8 38	9 54	10 44	11 04	11 26	11 06	10 33	8 98	6 89	3 94
39	11 40	2 18	4 23	6.16	7 91	9 48	10 79	11 83	12 51	12 78	12 55	11 72	10 17	7 80	4 45
40	11 86	2 44	4 77	6 95	8 95	10 71	12 22	13 40	14 18	14 49	14 22	13 26	11 50	8 81	5 03
41	12 37	2 76	5 39	7 86	10 11	12 13	13 83	15 17	16 06	16 39	16 06	14 96	12 96	9 92	5 66
42	12 95	3 11	6 09	8 87	11 43	13 71	15 64	17 15	18 13	18 48	18 09	16 83	14 58	11 14	6 36
43	13 59	3 52	6 87	10.02	12 90	15 47	17 65	19 32	20 40	20 77	20 32	18 90	16 35	12 50	7 13
44	14 31	3 95	7 74	11 28	14 53	17 41	19 83	21 68	22 87	23 26	22 74	21 13	18 28	13 96	7 95
45	15 12	4 46	8 70	12 68	16 33	19 54	22 22	24 27	25 57	26 00	25 40	23 60	20 40	15 58	8 89
46	16 02	4 99	9 76	14 21	18 27	21 83	24 80	27 07	28 51	28 97	28 29	26 28	22 71	17 35	9 89
47	17 02	5 59	10 92	15 87	20 38	24 33	27 62	30 14	31 73	32 28	31 47	29 23	25 28	19 32	11 03
48	18 13	6 24	12 15	17 65	22 64	27 02	30 67	33 45	35 21	35 76	34 91	32 44	28 00	21 45	12 24
49	19 36	6 93	13 48	19 57	25 09	29 94	35 98	37 05	39 00	39 62	38 70	35 97	31 13	23 81	13 60
50	20 72	7 67	14 91	21 65	27 76	33 11	37 57	40 97	43 13	43 83	42 83	39 83	34 48	26 39	15 09
51	22 22	8 47	16 47	23 91	30 65	36 56	41 49	45 25	47 65	48 44	47 35	44 05	38 15	29 23	16 74
52	23 87	9 34	18 17	26 36	33 79	40 31	45 74	49 91	52 57	53 47	52 29	48 67	42 21	32 38	18 55
53	25 68	10 29	20 00	29 02	37 20	44 38	50 39	54 99	57 95	58 97	57 70	53 77	46 68	35 85	20 57
54	27 67	11 31	21 99	31 90	40 90	48 82	55 44	60 53	63 81	64 97	63 65	59 38	51 61	39 69	22 82
55	29 85	12 41	24 13	35 01	44 91	53 61	60 90	66 52	70 17	71 51	70 12	65 48	56 97	43 88	25 26
56	32 24	13 59	26 43	38 38	49 23	58 79	66 81	73 01	77 08	78 63	77 16	72 13	62 85	48 46	27 94
57	34 84	14 87	28 92	41 99	53 88	64 36	73 18	80 03	84 56	86 31	84 79	79 35	69 21	53 44	30 85
58	37 67	16 23	31 57	45 85	58 84	70 30	79 98	87 53	92 53	94 58	92 94	87 05	76 01	58 73	32 92
59	40 73	17 66	34 37	49 91	64 06	76 59	87 18	95 44	100 96	103 20	101 53	95 16	83 12	64 25	37 13
60	44.03	19.17	37.29	54.16	69.55	83.19	94 70	103 72	109 76	112 24	110 47	103 56	90 47	69 96	40 48

NOTE.—At end of 15 years the reserve is nothing at all ages.

NET PREMIUMS AND RESERVE VALUES PER $1,000.

TWENTY YEAR TERM POLICY.

AMERICAN 3 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVE VALUES AT END OF								
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.
20	$8 14	$0 59	$1 14	$1 67	$2 16	$2 62	$3 05	$3 42	$3 74	$4 01
21	8 23	62	1 22	1 79	2 32	2 83	3 28	3 69	4 05	4 33
22	8 32	67	1 31	1 93	2 52	3 06	3 55	4 00	4 38	4 70
23	8 42	72	1 42	2 09	2 73	3 32	3 86	4 34	4 76	5 12
24	8 54	79	1 55	2 27	2 96	3 61	4 20	4 73	5 19	5 58
25	8 66	86	1 69	2 48	3 23	3 93	4 58	5 16	5 68	6 10
26	8 79	93	1 83	2 70	3 52	4 29	5 00	5 64	6 20	6 67
27	8 94	1 02	2 01	2 95	3 85	4 70	5 49	6 20	6 82	7 35
28	9 10	1 12	2 20	3 24	4 23	5 17	6 03	6 82	7 51	8 10
29	9 28	1 22	2 41	3 56	4 66	5 69	6 65	7 53	8 30	8 95
30	9 48	1 35	2 67	3 94	5 15	6 30	7 37	8 34	9 21	9 94
31	9 71	1 50	2 96	4 37	5 71	7 00	8 19	9 29	10 25	11 07
32	9 96	1 66	3 28	4 85	6 36	7 79	9 13	10 35	11 44	12 37
33	10 24	1 84	3 65	5 40	7 09	8 69	10 19	11 56	12 79	13 85
34	10 55	2 06	4 08	6 04	7 93	9 72	11 41	12 95	14 35	15 56
35	10 91	2 31	4 56	6 76	8 88	10 90	12 79	14 54	16 13	17 51
36	11 30	2 58	5 11	7 56	9 94	12 21	14 35	16 34	18 14	19 71
37	11 74	2 89	5 72	8 48	11 14	13 70	16 12	18 37	20 41	22 21
38	12 24	3 23	6 40	9 49	12 50	15 38	18 12	20 66	22 98	25 00
39	12 78	3 62	7 17	10 65	14 03	17 28	20 36	23 23	25 83	28 11
40	13 40	4 04	8 04	11 94	15 75	19 40	22 87	26 10	29 03	31 58
41	14 08	4 54	9 01	13 40	17 67	21 77	25 66	29 28	32 55	35 39
42	14 83	5 08	10 10	15 01	19 80	24 39	28 74	32 79	36 42	39 55
43	15 67	5 69	11 29	16 80	22 14	27 28	32 13	36 61	40 63	44 09
44	16 60	6 34	12 61	18 74	24 70	30 42	35 79	40 75	45 19	49 01
45	17 63	7 08	14 05	20 89	27 51	33 83	39 78	45 25	50 15	54 38
46	18 77	7 86	15 62	23 20	30 52	37 51	44 07	50 10	55 51	60 16
47	20 02	8 73	17 32	25 69	33 77	41 47	48 70	55 36	61 31	66 44
48	21 40	9 66	19 13	28 36	37 26	45 73	53 69	61 02	67 57	73 22
49	22 92	10 64	21 07	31 21	40 99	50 32	59 06	67 11	74 32	80 53
50	24 57	11 69	23 14	34 28	45 02	55 24	64 84	73 67	81 59	88 44
51	26 38	12 81	25 37	37 58	49 33	60 53	71 04	80 73	89 43	96 96
52	28 34	14 02	27 75	41 09	53 94	66 18	77 68	88 29	97 83	106 09
53	30 47	15 30	30 27	44 83	58 84	72 19	84 75	96 34	106 77	115 82
54	32 77	16 64	32 94	48 76	64 00	78 54	92 21	104 83	116 20	126 09
55	35 24	18 06	35 73	52 89	69 43	85 20	100 03	113 74	126 10	136 88
56	37 89	19 53	38 64	57 21	75 09	92 14	108 18	123 01	136 42	148 13
57	40 74	21 07	41 68	61 70	80 97	99 35	116 65	132 66	147 16	159 81
58	43 78	22 67	44 83	66 34	87 06	106 81	125 42	142 65	158 25	171 89
59	47 03	24 32	48 08	71 13	93 34	114 52	134 48	152 96	169 70	184 37
60	50 50	26 02	51 42	76 07	99 82	122 47	143 81	163 58	181 51	197 23

NOTE. At the end of 20 years the reserve is nothing at all ages.

NET PREMIUMS AND RESERVE VALUES PER $1,000.

TWENTY-YEAR TERM POLICY.

Age at Issue.	AMERICAN 3 PER CENT. Reserve Values at End of 10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$ 4 20	$ 4 32	$ 4 37	$ 4 31	$ 4 15	$ 3 86	$ 3 44	$ 2 87	$ 2 13	$ 1 18
21	4 55	4 69	4 74	4 68	4 50	4 20	3 75	3 13	2 32	1 29
22	4 94	5 10	5 15	5 09	4 91	4 59	4 10	3 42	2 53	1 40
23	5 39	5 55	5 62	5 56	5 37	5 02	4 48	3 74	2 76	1 53
24	5 87	6 06	6 14	6 09	5 88	5 49	4 91	4 09	3 03	1 67
25	6 43	6 65	6 74	6 68	6 45	6 04	5 39	4 51	3 34	1 86
26	7 04	7 28	7 39	7 33	7 08	6 62	5 92	4 95	3 68	2 03
27	7 76	8 04	8 15	8 10	7 83	7 33	6 57	5 52	4 11	2 30
28	8 56	8 86	9 00	8 94	8 66	8 12	7 30	6 13	4 57	2 55
29	9 46	9 81	9 97	9 92	9 62	9 04	8 13	6 85	5 11	2 86
30	10 52	10 91	11 10	11 06	10 76	10 13	9 13	7 70	5 77	3 24
31	11 72	12 19	12 43	12 41	12 08	11 40	10 30	8 71	6 54	3 68
32	13 12	13 66	13 95	13 95	13 62	12 87	11 65	9 87	7 41	4 17
33	14 71	15 34	15 69	15 72	15 35	14 53	13 17	11 15	8 37	4 69
34	16 55	17 28	17 70	17 74	17 35	16 44	14 90	12 61	9 45	5 30
35	18 64	19 4[illegible]	19 98	20 05	19 63	18 59	16 83	14 23	10 67	5 99
36	21 01	21 9[illegible]	22 55	22 64	22 14	20 96	18 96	16 03	12 01	6 74
37	23 68	24 78	25 43	25 52	24 94	23 58	21 33	18 02	13 50	7 57
38	26 67	27 91	28 62	28 70	28 03	26 49	23 95	20 23	15 15	8 49
39	29 99	31 36	32 13	32 19	31 42	29 68	26 81	22 63	16 93	9 47
40	33 66	35 17	36 01	36 05	35 17	33 21	29 99	25 30	18 93	10 60
41	37 68	39 34	40 25	40 28	39 28	37 07	33 46	28 23	21 13	11 83
42	42 09	43 92	44 91	44 92	43 79	41 32	37 30	31 48	23 57	13 21
43	46 89	48 91	49 99	49 99	48 72	45 97	41 51	35 04	26 24	14 72
44	52 10	54 31	55 50	55 49	54 07	51 03	46 08	38 91	29 14	16 34
45	57 78	60 22	61 53	61 51	59 96	56 60	51 13	43 19	32 37	18 18
46	63 92	66 61	68 06	68 06	66 35	62 65	56 62	47 86	35 90	20 18
47	70 57	73 55	75 17	75 18	73 33	69 27	62 64	53 00	39 81	22 40
48	77 78	81 08	82 89	82 94	80 93	76 50	69 25	58 66	44 10	24 85
49	85 58	89 23	91 26	91 35	89 20	84 40	76 48	64 85	48 82	27 56
50	94 01	98 06	100 32	100 49	98 20	93 01	84 37	71 63	54 01	30 53
51	103 10	107 58	110 13	110 41	108 00	102 38	92 98	79 06	59 70	33 81
52	112 84	117 81	120 69	121 09	118 55	112 50	102 29	87 08	65 86	37 35
53	123 24	128 75	131 98	132 52	129 84	123 35	112 27	95 69	72 44	41 12
54	134 24	140 32	143 93	144 61	141 81	134 82	122 83	104 76	79 36	45 09
55	145 79	152 45	156 46	157 30	154 34	146 84	133 85	114 22	86 60	49 27
56	157 81	165 09	169 67	170 48	167 36	159 29	145 27	124 07	94 20	53 70
57	170 30	178 21	183 03	184 18	180 88	172 25	157 24	134 52	102 40	58 59
58	183 22	191 77	197 04	198 34	194 90	185 81	169 91	145 76	111 36	64 03
59	196 56	205 81	211 55	213 08	209 64	200 25	183 65	158 15	121 45	70 27
60	210 34	220 33	226 63	228 57	225 33	215 87	198 75	172 02	132 89	77 43

NOTE.—At the end of 20 years the reserve is nothing at all ages.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF										
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.
20	$13 48	$6 19	$12 60	$19 24	$26 11	$33 23	$40 61	$48 24	$56 14	$64 32	$72 78	$81 54
21	13 77	6 45	13 13	20 04	27 21	34 63	42 31	50 26	58 49	67 00	75 52	84 94
22	14 08	6 72	13 68	20 89	28 36	36 09	44 09	52 38	60 95	69 82	79 00	88 49
23	14 41	7 01	14 27	21 79	29 57	37 62	45 97	54 59	63 52	72 76	82 32	92 20
24	14 75	7 31	14 88	22 72	30 89	39 23	47 92	56 91	66 22	75 85	85 79	96 08
25	15 10	7 63	15 52	23 70	32 16	40 91	49 97	59 35	69 04	79 06	89 42	100 13
26	15 48	7 96	16 19	24 72	33 54	42 67	52 12	61 89	71 96	82 42	93 23	104 36
27	15 88	8 30	16 90	25 79	34 99	44 51	54 36	64 54	75 06	85 94	97 17	108 77
28	16 29	8 67	17 63	26 91	36 52	46 45	56 71	67 32	78 29	89 62	101 31	113 38
29	16 73	9 04	18 40	28 09	38 11	48 46	59 16	70 23	81 66	93 46	105 68	118 18
30	17 19	9 45	19 22	29 33	39 78	50 58	61 74	73 27	85 18	97 46	110 14	123 20
31	17 68	9 87	20 08	30 62	41 52	52 80	64 44	76 46	88 86	101 65	114 84	128 43
32	18 19	10 31	20 96	31 97	43 36	55 11	67 26	79 78	92 70	106 01	119 74	133 88
33	18 73	10 76	21 89	33 39	45 27	57 54	70 19	83 25	96 70	110 57	124 86	139 56
34	19 30	11 25	22 88	34 89	47 29	60 08	73 27	86 87	100 90	115 34	130 20	145 48
35	19 91	11 76	23 91	36 45	49 39	62 73	76 49	90 67	105 27	120 31	135 76	151 65
36	20 55	12 29	24 98	38 07	51 58	65 50	79 84	94 62	109 84	125 48	141 56	158 04
37	21 22	12 85	26 10	39 78	53 87	68 40	83 36	98 76	114 60	130 87	147 56	164 67
38	21 94	13 43	27 28	41 55	56 27	71 45	87 03	103 07	119 56	136 47	153 79	171 52
39	22 70	14 04	28 51	43 43	58 79	74 61	90 87	107 58	124 71	142 28	160 25	178 58
40	23 50	14 68	29 80	45 39	61 43	77 92	94 87	112 25	130 06	148 29	166 89	185 83
41	24 36	15 36	31 17	47 45	64 19	81 39	99 03	117 11	135 60	154 48	173 71	193 26
42	25 26	16 06	32 60	49 59	67 06	84 98	103 34	122 12	141 29	160 82	180 68	200 86
43	26 29	16 81	34 08	51 84	70 04	88 70	107 79	127 28	147 12	167 31	187 81	208 61
44	27 26	17 57	35 63	54 15	73 13	92 54	112 36	132 54	153 08	173 93	195 08	216 49
45	28 35	18 38	37 23	56 55	76 32	96 48	117 03	137 93	159 16	180 68	202 47	224 50
46	29 51	19 20	38 89	59 02	79 57	100 50	121 79	143 41	165 34	187 54	209 98	232 61
47	30 75	20 07	40 60	61 54	82 89	104 59	126 64	149 00	171 63	194 51	217 58	240 83
48	32 07	20 95	42 33	64 10	86 26	108 76	131 57	154 67	178 01	201 56	225 28	249 14
49	33 48	21 84	44 08	66 71	89 69	112 99	136 58	160 42	184 48	208 71	233 07	257 53
50	34 99	22 74	45 87	69 37	93 19	117 31	141 68	166 27	191 04	215 96	240 98	266 01
51	36 59	23 67	47 71	72 09	96 77	121 71	146 87	172 22	197 71	223 30	248 93	274 56
52	38 29	24 62	49 59	74 87	100 42	126 19	152 15	178 26	204 47	230 72	256 97	283 16
53	40 11	25 60	51 52	77 71	104 13	130 74	157 52	184 38	211 30	238 21	265 07	291 83
54	42 06	26 59	53 48	80 59	107 91	135 38	162 95	190 58	218 20	245 76	273 22	300 52
55	44 13	27 62	55 47	83 53	111 76	140 08	168 46	196 84	225 16	253 36	281 41	309 21
56	46 34	28 65	57 51	86 53	115 66	144 85	174 03	203 15	232 16	261 00	289 59	317 88
57	48 71	29 71	59 59	89 58	119 63	149 67	179 65	209 51	239 20	268 64	297 76	326 50
58	51 23	30 80	61 71	92 67	123 68	154 55	185 31	215 91	246 24	276 26	305 88	335 08
59	53 94	31 89	63 84	95 78	127 66	159 42	190 99	222 29	253 26	283 82	313 90	343 44
60	56 83	33 00	66 00	98 93	131 78	164 34	196 67	228 63	260 23	291 30	321 81	351 70
61	59 92	34 12	68 17	102 10	135 82	169 26	202 33	234 96	267 11	298 67	329 57	359 81
62	63 23	35 26	70 38	105 30	139 91	174 16	207 96	241 22	273 89	305 89	337 19	367 82
63	66 78	36 41	72 60	108 48	143 98	179 01	213 49	247 36	280 58	312 97	344 72	375 86
64	70 58	37 56	74 80	111 68	147 96	183 77	218 92	253 34	287 01	319 96	352 24	384 05
65	74 65	38 69	76 96	114 74	151 92	188 44	224 20	259 19	293 49	327 00	360 08	392 55

Net Premiums and Reserve Values per $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF											
	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	21 Years.	22 Years.	23 Years.
20	$90 60	$99 98	109 66	119 68	130 03	140 72	151 77	163 15	174 90	187 01	199 49	212 35
21	94 87	104 12	114 19	124 61	135 37	146 48	157 94	169 76	181 94	194 51	207 44	220 76
22	98 30	108 44	118 93	129 76	140 94	152 47	164 37	176 63	189 28	202 30	215 70	229 48
23	102 41	112 97	123 87	135 13	146 74	158 72	171 06	183 79	196 90	210 40	224 27	238 53
24	106 71	117 68	129 02	140 72	152 78	165 21	178 09	191 23	204 89	218 80	233 16	247 88
25	111 19	122 61	134 39	146 54	159 07	171 98	185 28	198 97	213 04	227 51	242 34	257 55
26	115 87	127 74	139 98	152 60	165 61	179 02	192 81	206 99	221 57	236 52	251 84	267 51
27	120 74	133 09	145 81	158 92	172 43	186 34	200 68	215 33	230 40	245 84	261 64	277 76
28	125 88	138 66	151 88	165 50	179 53	193 94	208 76	223 95	239 53	255 46	271 71	288 28
29	131 13	144 47	158 21	172 35	186 90	201 84	217 17	232 88	248 95	265 35	282 05	299 05
30	136 66	150 52	164 80	179 47	194 56	210 02	225 88	242 09	258 64	275 50	292 65	310 07
31	142 42	156 84	171 65	186 88	202 49	218 50	234 87	251 57	268 59	285 90	303 49	321 32
32	148 43	163 39	178 77	194 54	210 71	227 24	244 11	261 30	278 79	296 55	314 56	332 78
33	154 68	170 22	186 15	202 49	219 19	236 24	253 61	271 28	289 22	307 42	325 84	344 45
34	161 19	177 30	193 81	210 70	227 98	245 49	263 35	281 49	299 88	318 50	337 32	356 30
35	167 94	184 64	201 72	219 15	236 91	254 97	273 31	291 92	310 75	329 78	348 96	368 32
36	174 93	192 22	209 85	227 82	246 10	264 66	283 49	302 54	321 80	341 23	360 81	380 49
37	182 17	200 02	218 22	236 72	255 52	274 57	293 87	313 37	333 04	352 85	372 78	392 79
38	189 61	208 04	226 76	245 82	265 13	284 68	304 43	324 36	344 43	364 62	384 88	405 18
39	197 26	216 23	235 56	255 18	274 94	294 96	315 16	335 51	355 97	376 51	397 09	417 66
40	205 10	224 68	244 52	264 62	284 92	305 41	326 04	346 80	367 63	388 50	409 37	430 19
41	213 12	233 27	253 66	274 27	295 06	316 01	337 07	358 21	379 39	400 57	421 70	442 76
42	221 32	242 02	262 96	284 07	305 34	326 78	348 20	369 72	391 22	412 68	434 07	455 32
43	229 65	250 98	272 39	294 00	315 74	337 57	359 43	381 29	403 10	424 83	446 43	467 85
44	238 12	259 95	281 98	304 05	326 24	348 48	370 71	392 90	415 00	436 97	458 75	480 30
45	246 71	269 09	291 60	314 19	336 88	359 46	382 04	404 54	426 90	449 07	471 01	492 66
46	255 41	278 34	301 35	324 41	347 46	370 47	393 39	416 17	438 76	461 10	483 16	504 87
47	264 21	287 67	311 18	334 69	358 14	381 51	404 74	427 77	450 55	473 04	495 17	516 91
48	273 09	297 06	321 06	345 00	368 84	392 55	416 05	439 30	462 25	484 83	507 09	528 74
49	282 04	306 58	330 99	355 34	379 55	403 56	427 30	450 74	473 81	496 47	518 66	540 36
50	291 06	316 05	340 95	365 70	390 24	414 52	438 48	462 07	485 23	507 91	530 10	551 82
51	300 18	325 61	350 94	376 05	400 90	425 42	449 56	473 25	496 46	519 17	541 33	563 18
52	309 26	335 21	360 93	386 37	411 49	436 20	460 48	484 26	507 51	530 27	552 59	574 54
53	318 42	344 79	370 88	396 68	421 97	446 86	471 24	495 08	518 42	541 30	563 80	585 98
54	327 58	354 35	380 78	406 78	432 32	457 34	481 61	505 76	529 25	552 34	575 10	597 58
55	336 71	363 86	390 58	416 82	442 52	467 66	492 26	516 39	540 11	563 49	586 59	609 41
56	345 79	373 27	400 25	426 68	452 54	477 84	502 65	527 05	551 10	574 85	598 32	621 49
57	354 78	382 57	409 76	436 39	462 44	487 96	513 10	537 86	562 31	586 47	610 33	633 87
58	363 66	391 70	419 18	445 98	472 31	498 19	523 71	548 91	573 81	598 40	622 66	646 39
59	372 37	400 69	428 38	455 54	482 25	508 52	534 58	560 27	585 64	610 67	635 16	659 15
60	380 93	409 55	437 60	465 12	492 38	519 24	545 78	571 99	597 84	623 14	647 98	672 30
61	389 40	418 41	446 94	475 06	502 84	530 28	557 38	584 12	610 28	635 91	661 11	686 14
62	397 86	427 40	456 51	485 27	513 69	541 74	569 48	596 51	623 04	649 1[illegible]	675 06	700 91
63	406 49	436 65	466 46	495 92	525 00	553 69	581 76	609 27	636 32	663 18	689 93	716 46
64	415 37	446 30	476 87	507 05	536 88	566 96	594 51	622 58	650 46	678 27	705 75	732 40
65	424 70	456 46	487 81	518 75	549 09	578 69	607 85	636 82	665 71	694 28	721 95	749 18

Net Premiums and Reserve Values for $1,000. 1133

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 96.)

Age at Issue.	RESERVES AT THE END OF									
	24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.
20	$225 59	$239 19	$253 18	$267 52	$282 22	$297 25	$312 60	$328 23	$344 13	$360 28
21	234 45	248 52	262 96	277 75	292 88	308 32	324 05	340 04	356 29	372 77
22	243 65	258 17	273 06	288 29	303 83	319 66	335 76	352 12	368 70	385 49
23	253 15	268 14	283 47	299 11	315 05	331 27	347 73	364 43	381 33	398 42
24	262 97	278 41	294 17	310 22	326 55	343 13	359 95	376 97	394 17	411 53
25	273 10	288 97	305 14	321 59	338 29	355 23	372 38	389 71	407 20	424 81
26	283 51	299 80	316 37	333 21	350 28	367 56	385 02	402 64	420 39	438 24
27	294 18	310 89	327 86	345 07	362 45	380 09	397 85	415 74	433 73	451 79
28	305 12	322 23	339 58	357 15	374 90	392 81	410 85	428 99	447 20	465 44
29	316 31	333 81	351 53	369 43	387 50	405 70	424 00	442 37	460 77	479 17
30	327 73	345 61	363 68	381 91	400 27	418 74	437 28	455 85	474 42	492 95
31	339 37	357 61	376 02	394 55	413 20	431 91	450 66	469 41	488 11	506 75
32	351 21	369 80	388 52	407 35	426 25	445 19	464 12	483 01	501 83	520 54
33	363 23	382 15	401 18	420 27	439 41	458 54	477 62	496 64	515 55	534 29
34	375 43	394 66	413 97	433 31	452 64	471 94	491 17	510 28	529 22	547 97
35	387 78	407 30	426 86	446 42	465 93	485 38	504 71	523 87	542 83	561 54
36	400 25	420 04	439 83	459 58	479 25	498 81	518 20	537 39	556 32	574 95
37	412 82	432 86	452 85	472 77	492 58	512 21	531 63	550 80	569 66	588 19
38	425 48	445 73	465 91	485 97	505 86	525 53	544 95	564 06	582 83	601 22
39	438 19	458 64	478 98	499 13	519 08	538 76	558 13	577 16	595 79	614 02
40	450 93	471 56	492 00	512 23	532 19	551 84	571 14	590 04	608 52	626 62
41	463 69	484 44	504 96	525 22	545 16	564 75	583 93	602 69	621 05	639 06
42	476 40	497 24	517 82	538 07	557 96	577 44	596 50	615 15	633 43	651 41
43	489 04	509 95	530 53	550 75	570 54	589 91	608 86	627 45	645 72	663 74
44	501 57	522 51	543 07	563 20	582 90	602 18	621 08	639 67	657 99	676 09
45	513 97	534 89	555 39	575 44	595 06	614 30	633 22	651 87	670 29	688 50
46	526 19	547 07	567 49	587 48	607 08	626 36	645 35	664 12	682 66	700 97
47	538 20	559 02	579 40	599 39	619 04	638 41	657 54	676 45	695 11	713 53
48	549 99	570 79	591 19	611 24	631 01	650 53	669 82	688 87	707 67	726 05
49	561 61	582 44	602 92	623 11	643 05	662 76	682 21	701 41	720 19	738 59
50	573 12	594 06	614 70	635 09	655 23	675 12	694 75	713 95	732 76	751 26
51	584 61	605 73	626 59	647 21	667 56	687 64	707 29	726 54	745 47	764 27
52	596 17	617 54	638 66	659 50	680 07	700 19	719 91	739 90	758 56	777 77
53	607 89	629 53	650 90	671 99	692 63	712 84	732 72	752 46	772 16	791 62
54	619 80	641 73	663 38	684 55	705 29	725 70	745 96	766 17	786 14	805 51
55	631 94	654 18	675 93	697 24	718 20	739 02	759 78	780 30	800 20	819 04
56	644 36	666 73	688 64	710 20	731 61	752 96	774 06	794 52	813 91	832 17
57	656 90	679 46	701 65	723 69	745 68	767 40	788 46	808 42	827 22	845 37
58	669 65	692 52	715 23	737 89	760 27	781 99	802 55	821 93	840 64	858 99
59	682 75	706 18	729 56	752 66	775 06	796 28	816 27	835 57	854 51	872 18
60	696 50	720 65	744 51	767 65	789 57	810 22	830 16	849 72	867 97	882 87
61	711 12	735 79	759 72	782 38	803 74	824 36	844 59	863 46	878 87	893 33
62	726 45	751 23	774 70	796 81	818 16	839 10	858 64	874 59	889 58	902 95
63	742 14	766 46	789 38	811 51	833 22	853 47	870 01	885 52	899 41	1000 00
64	757 64	781 43	804 39	826 91	847 93	865 09	881 20	895 61	1000 00	.....
65	772 90	796 75	820 16	842 00	859 83	876 56	891 58	1000 00	.....	.....

Net Premiums and Reserve Values per $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 96.)

Age at Issue.	Reserves at the end of 34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.
20	$376 66	$393 24	$409 99	$426 89	$443 92	$461 05	$478 23	$495 45	$512 67	$529 85
21	389 46	406 32	423 32	440 46	457 69	474 98	492 31	509 63	526 92	544 14
22	402 46	419 58	436 82	454 17	471 57	489 01	506 45	523 85	541 18	558 42
23	415 65	433 01	450 47	468 00	485 56	503 11	520 63	538 09	555 49	572 63
24	429 01	446 60	464 25	481 93	499 60	517 25	534 82	552 29	569 61	586 75
25	442 52	460 30	478 11	495 92	513 69	531 40	549 00	566 44	583 71	600 75
26	456 15	474 10	492 04	509 95	527 79	545 53	563 11	580 51	597 68	614 57
27	469 88	487 97	506 02	524 01	541 88	559 61	577 14	594 45	611 48	628 21
28	483 68	501 89	520 02	538 05	555 92	573 60	591 06	608 23	625 10	641 62
29	497 53	515 83	534 01	552 04	569 88	587 48	604 80	621 82	638 49	654 79
30	511 41	529 76	547 95	565 95	583 71	601 20	618 37	635 19	651 64	667 74
31	525 27	543 64	561 81	579 75	597 39	614 73	631 71	648 32	664 57	680 51
32	539 09	557 44	575 56	593 38	610 89	628 04	644 81	661 23	677 32	693 15
33	552 83	571 14	589 15	606 84	624 16	641 11	657 70	673 96	689 96	705 72
34	566 47	584 68	602 56	620 08	637 21	653 98	670 42	686 58	702 52	718 26
35	579 95	598 04	615 75	633 08	650 04	666 67	683 02	699 14	715 06	730 79
36	593 25	611 18	628 71	645 87	662 70	679 25	695 55	711 67	727 58	743 30
37	606 34	624 09	641 47	658 50	675 26	691 77	708 08	724 19	740 10	755 80
38	619 20	636 80	654 06	671 03	687 75	704 28	720 60	736 72	752 63	768 19
39	631 86	649 35	666 55	683 51	700 25	716 80	733 14	749 26	765 03	780 48
40	644 36	661 80	679 00	695 98	712 77	729 34	745 69	761 68	777 36	792 77
41	656 77	674 22	691 46	708 49	725 31	741 90	758 14	774 04	789 68	805 22
42	669 14	686 65	703 94	721 02	737 88	754 36	770 52	786 40	802 18	817 92
43	681 53	699 11	716 47	733 60	750 35	766 77	782 92	798 95	814 95	830 75
44	693 97	711 62	729 04	746 09	762 79	779 21	795 52	811 79	827 86	843 45
45	706 47	724 20	741 55	758 54	775 26	791 86	808 42	824 78	840 65	855 68
46	719 03	736 71	754 02	771 05	787 96	804 83	821 50	837 67	852 98	867 41
47	731 55	749 21	766 57	783 81	801 01	818 01	834 49	850 10	864 81	879 02
48	744 07	761 79	779 38	796 94	814 28	831 10	847 03	862 05	876 54	890 76
49	756 69	774 66	792 59	810 31	827 49	843 76	859 09	873 90	888 42	901 97
50	769 63	787 96	806 07	823 64	840 27	855 95	871 08	885 93	899 78	911 09
51	783 03	801 56	819 53	836 55	852 60	868 08	883 27	897 45	909 02	919 88
52	796 75	815 16	832 59	849 02	864 88	880 44	894 96	906 82	917 94	927 89
53	810 49	828 37	845 21	861 47	877 43	892 31	904 46	915 87	926 07	1000 00
54	823 86	841 14	857 83	874 20	889 48	901 95	913 66	924 13	1000 00	.....
55	836 80	853 95	870 77	886 46	899 27	911 30	922 06	1000 00	.....	.....
56	849 80	867 10	883 24	896 41	908 78	919 84	1000 00	.....	.....	.....
57	863 18	879 79	893 36	906 09	917 48	1000 00	.....	.....	.....	.....
58	876 11	890 09	903 21	914 95	1000 00	.....	.....	.....	.....	.....
59	886 66	900 14	912 25	1000 00	.....	.....	.....	.....	.....	.....
60	896 85	909 36	1000 00	.....	.....	.....	.....	.....	.....	.....
61	906 26	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
62	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....

Net Premiums and Reserve Values for $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF 44 Years.	45 Years.	46 Years.	47 Years.	48 Years.	49 Years.	50 Years.	51 Years.	52 Years.	53 Years.	54 Years.
20	$546 95	$563 98	$580 85	$597 54	$614 01	$630 22	$646 15	$661 74	$676 99	$691 92	$706 58
21	561 27	578 24	595 03	611 61	627 92	643 94	659 63	674 98	690 00	704 73	719 22
22	575 50	592 40	609 09	625 50	641 63	657 42	672 87	687 99	702 81	717 39	731 76
23	589 35	606 44	622 97	639 20	655 10	670 65	685 88	700 80	715 48	729 95	744 24
24	603 66	620 31	636 66	652 67	668 33	683 66	698 69	713 47	728 04	742 43	756 65
25	617 51	633 98	650 11	665 89	681 33	696 47	711 36	726 04	740 54	754 86	769 00
26	631 17	647 42	663 32	678 88	694 14	709 15	723 93	738 54	752 97	767 23	781 29
27	644 60	660 62	676 31	691 69	706 81	721 72	736 44	750 99	765 36	779 53	793 40
28	657 78	673 60	689 11	704 36	719 39	734 24	748 91	763 39	777 69	791 67	805 37
29	670 74	686 39	701 77	716 94	731 91	746 71	761 33	775 74	789 85	803 67	817 26
30	683 53	699 05	714 35	729 47	744 40	759 15	773 69	787 93	801 88	815 59	829 22
31	696 18	711 63	726 89	741 97	756 85	771 53	785 91	799 99	813 83	827 59	841 30
32	708 75	724 17	739 39	754 43	769 26	783 78	797 99	811 98	825 87	839 72	853 41
33	721 29	736 68	751 87	766 86	781 52	795 89	810 02	824 06	838 05	851 98	865 30
34	733 82	749 17	764 32	779 15	793 67	807 95	822 14	836 29	850 27	863 89	876 66
35	746 32	761 64	776 64	791 32	805 77	820 12	834 23	848 57	862 28	875 28	887 52
36	758 61	773 98	788 84	803 46	817 98	832 46	846 77	860 65	873 79	886 16	898 19
37	771 16	786 21	801 01	815 71	830 38	844 86	858 91	872 22	884 76	896 87	908 74
38	783 43	798 42	813 31	828 17	842 84	857 08	870 56	883 26	895 53	907 56	918 78
39	795 68	810 77	825 89	840 70	855 13	868 80	881 68	894 10	906 30	917 68	926 97
40	808 08	823 35	838 43	853 07	866 93	879 99	892 59	904 96	916 50	925 93	934 77
41	820 72	836 03	850 88	864 95	878 20	891 00	903 55	915 26	924 82	933 80	941 83
42	833 47	848 55	862 84	876 30	889 30	902 05	913 94	923 65	932 77	940 92	1000 00
43	846 08	860 60	874 28	887 49	900 45	912 53	922 40	931 67	939 96	1000 00	.....
44	858 22	872 13	885 57	898 74	911 04	921 08	930 50	938 93	1000 00	.....	.....
45	869 85	883 52	896 93	909 45	919 67	929 26	937 84	1000 00	.....	.....	.....
46	881 34	895 00	907 75	918 16	927 93	936 67	1000 00	.....	.....	.....	.....
47	892 95	905 95	916 56	926 52	935 43	1000 00	.....	.....	.....	.....	.....
48	904 02	914 85	925 02	934 11	1000 00	.....	.....	.....	.....	.....	.....
49	913 03	923 41	932 70	1000 00	.....	.....	.....	.....	.....	.....	.....
50	921 70	931 20	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
51	929 60	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
52	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Net Premiums and Reserve Values for $1,000

ORDINARY LIFE POLICY,

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF										
	55 Years.	56 Years.	57 Years.	58 Years.	59 Years.	60 Years.	61 Years.	62 Years.	63 Years.	64 Years.	65 Years.
20	$720 96	$735 14	$749 16	$763 00	$776 68	$790 17	$803 37	$816 30	$829 01	$841 65	$854 24
21	733 49	747 59	761 53	775 29	788 86	802 14	815 15	827 95	840 66	853 34	865 96
22	745 96	759 98	773 83	787 49	800 86	813 95	826 83	839 62	852 38	864 99	877 22
23	758 36	772 30	786 05	799 51	812 69	825 66	838 54	851 39	864 08	876 39	888 05
24	776 69	784 54	798 09	811 37	824 43	837 40	850 34	863 12	875 52	887 26	898 33
25	782 95	796 61	809 98	823 14	836 20	849 23	862 11	874 60	886 43	897 58	908 33
26	795 04	808 52	821 78	834 94	848 08	861 05	873 64	885 56	896 79	907 63	918 27
27	806 99	820 35	833 62	846 80	859 94	872 62	884 64	895 96	906 89	917 61	927 62
28	818 84	832 23	845 58	858 76	871 56	883 67	895 09	906 11	916 92	927 01	935 25
29	830 76	844 22	857 53	870 43	882 65	894 17	905 29	916 20	926 37	934 68	942 49
30	842 80	856 23	869 25	881 58	892 21	904 42	915 43	925 70	934 08	941 95	948 99
31	854 86	868 00	880 45	892 19	903 51	914 62	924 99	933 46	941 40	948 51	1000 00
32	866 69	879 26	891 12	902 55	913 77	924 24	932 79	940 82	947 99	1000 00	.....
33	878 01	889 98	901 54	912 88	923 45	932 09	940 20	947 45	1000 00	.....	.....
34	888 78	900 47	911 93	922 62	931 35	939 55	946 88	1000 00	.....	.....	.....
35	899 33	910 93	921 74	930 57	938 86	946 28	1000 00	.....	.....	.....	.....
36	909 87	920 81	929 75	938 14	945 64	1000 00	.....	.....	.....	.....	.....
37	919 82	928 87	937 37	944 96	1000 00	.....	.....	.....	.....	.....	.....
38	927 95	936 55	944 24	1000 00	.....	.....	.....	.....	.....	.....	.....
39	935 69	943 49	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
40	942 68	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
41	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Age at Issue.	RESERVES AT THE END OF										
	66 Years.	67 Years.	68 Years.	69 Years.	70 Years.	71 Years.	72 Years.	73 Years.	74 Years.	75 Years.	76 Years.
20	$866 69	$878 77	$890 20	$900 98	$911 38	$921 59	$931 11	$938 88	$946 18	$952 71	1000 00
21	878 01	889 52	900 36	910 83	921 10	930 68	938 50	945 84	952 41	1000 00	.....
22	888 80	899 72	910 25	920 59	930 23	938 10	945 49	952 10	1000 00	.....	.....
23	899 04	909 64	920 05	929 76	937 68	945 12	951 78	1000 00	.....	.....	.....
24	909 00	919 48	929 26	937 24	944 74	951 44	1000 00	.....	.....	.....	.....
25	918 89	928 74	936 78	944 33	951 08	1000 00	.....	.....	.....	.....	.....
26	928 19	936 30	943 90	950 70	1000 00	.....	.....	.....	.....	.....	.....
27	935 78	943 45	950 31	1000 00	.....	.....	.....	.....	.....	.....	.....
28	942 98	949 89	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
29	949 45	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
30	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Net Premiums and Reserve Values per $1,000

10-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96)

Age at Issue.	Net Annual Premiums	RESERVES AT THE END OF									
		1 Year.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.
20	$34 23	$27 84	$56 83	$87 03	$118 49	$151 27	$185 42	$221 00	$258 09	$296 74	$337 02
21	34 77	28 35	57 99	88 65	120 69	154 08	188 86	225 11	262 88	302 25	343 28
22	35 33	28 89	58 98	90 32	122 97	156 99	192 43	229 36	267 84	307 95	349 76
23	35 91	29 44	60 11	92 05	125 33	160 00	196 12	233 75	272 97	313 85	356 46
24	36 51	30 02	61 28	93 85	127 77	163 11	199 93	238 29	278 28	319 95	363 39
25	37 13	30 61	62 49	95 70	130 29	166 33	203 87	243 00	283 77	326 26	370 55
26	37 78	31 22	63 74	97 62	132 90	169 65	207 95	247 85	289 43	332 77	377 95
27	38 45	31 86	65 04	99 59	135 59	173 09	212 16	252 87	295 29	339 50	385 60
28	39 14	32 52	66 38	101 64	138 37	176 64	216 51	258 04	301 34	346 45	393 49
29	39 86	33 19	67 75	103 75	141 25	180 30	220 99	263 39	307 58	353 63	401 63
30	40 61	33 89	69 18	105 94	144 21	184 08	225 63	268 91	314 02	361 03	410 03
31	41 38	34 62	70 66	108 19	147 27	187 99	230 41	274 60	320 65	368 65	418 69
32	42 19	35 36	72 17	110 50	150 43	192 01	235 33	280 46	327 49	376 51	427 62
33	43 02	36 12	73 73	112 90	153 68	196 16	240 40	286 50	334 53	384 60	436 81
34	43 88	36 91	75 35	115 36	157 03	200 42	245 62	292 70	341 78	392 93	446 28
35	44 78	37 73	77 01	117 90	160 47	204 81	250 98	299 09	349 23	401 50	456 00
36	45 70	38 57	78 71	120 50	164 00	209 30	256 49	305 65	356 89	410 30	466 00
37	46 67	39 43	80 46	123 17	167 63	213 93	262 15	312 40	364 75	419 34	476 26
38	47 67	40 31	82 25	125 91	171 35	218 67	267 96	319 31	372 82	428 59	486 77
39	48 70	41 22	84 09	128 72	175 18	223 55	273 92	326 39	381 07	438 07	497 52
40	49 78	42 14	85 98	131 61	179 10	228 53	280 01	333 63	389 50	447 74	508 49
41	50 89	43 10	87 93	134 58	183 11	233 64	286 24	341 02	398 10	457 60	519 67
42	52 05	44 07	89 91	137 60	187 21	238 84	292 58	348 54	406 84	467 62	531 04
43	53 26	45 08	91 94	140 69	191 38	244 13	299 02	356 17	415 71	477 78	542 58
44	54 51	46 09	94 01	143 82	195 61	249 49	305 54	363 88	424 67	488 07	554 30
45	55 82	47 13	96 10	146 99	199 90	254 90	312 11	371 66	433 72	498 48	566 15
46	57 18	48 17	98 21	150 19	204 19	260 32	318 70	379 48	442 84	508 97	578 13
47	58 59	49 23	100 34	153 40	208 50	265 76	325 32	387 34	452 00	519 54	590 22
48	60 07	50 29	102 45	156 58	212 78	271 18	331 93	395 19	461 18	530 15	602 39
49	61 60	51 32	104 54	159 74	217 04	276 58	338 51	403 03	470 36	540 79	614 63
50	63 20	52 35	106 61	162 87	221 27	281 94	345 06	410 83	479 52	551 43	626 92
51	64 87	53 37	108 66	165 98	225 45	287 25	351 54	418 58	488 64	562 06	639 24
52	66 60	54 38	110 69	169 04	229 58	292 48	357 95	426 26	497 69	572 68	651 55
53	68 41	55 37	112 68	172 05	233 63	297 63	364 27	433 83	506 64	583 14	663 83
54	70 29	56 34	114 62	174 98	237 59	302 67	370 45	441 26	515 46	593 54	676 07
55	72 26	57 28	116 51	177 83	241 45	307 57	376 49	448 53	524 12	603 81	688 24
56	74 32	58 19	118 33	180 60	245 18	312 32	382 33	455 60	532 60	613 92	700 30
57	76 47	59 07	120 10	183 26	248 77	316 89	387 97	462 45	540 85	623 83	712 23
58	78 72	59 92	121 79	185 79	252 18	321 24	393 38	469 05	548 84	633 51	724 01
59	81 09	60 71	123 37	188 18	255 39	325 37	398 51	475 33	556 52	642 92	735 60
60	83 59	61 46	124 85	190 40	258 41	329 28	403 32	481 28	563 86	652 01	746 98
61	86 22	62 15	126 22	192 46	261 19	332 79	407 79	486 85	570 81	660 77	758 13
62	89 00	62 78	127 48	194 34	263 71	336 03	411 88	491 99	577 33	669 14	769 04
63	91 94	63 37	128 61	196 00	265 94	338 91	415 53	496 66	583 37	677 10	779 72
64	95 07	63 87	129 57	197 42	267 84	341 35	418 70	500 80	588 90	684 65	790 18
65	98 39	64 28	130 36	198 56	269 35	343 34	421 31	504 35	593 89	691 80	800 48

Net Premiums and Reserve Values per $1,000.

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	$86 30	$82 16	$167 81	257 13	350 28	447 43	548 78	654 49	764 79	879 89	$1,000
21	86 38	82 14	167 78	257 09	350 23	447 38	548 72	654 44	764 75	879 86	1,000
22	86 36	82 12	167 75	257 05	350 18	447 32	548 66	654 38	764 70	879 83	1,000
23	86 39	82 10	167 72	257 01	350 13	447 26	548 60	654 32	764 65	879 80	1,000
24	86 42	82 09	167 69	256 96	350 07	447 20	548 53	654 26	764 60	879 77	1,000
25	86 45	82 08	167 66	256 92	350 02	447 14	548 46	654 19	764 54	879 73	1,000
26	86 49	82 06	167 62	256 87	349 95	447 06	548 38	654 12	764 48	879 69	1,000
27	86 53	82 04	167 59	256 81	349 89	446 99	548 30	654 04	764 41	879 65	1,000
28	86 58	82 02	167 55	256 76	349 82	446 91	548 22	653 96	764 34	879 61	1,000
29	86 63	81 99	167 51	256 70	349 74	446 82	548 12	653 87	764 27	879 56	1,000
30	86 68	81 98	167 47	256 64	349 66	446 72	548 03	653 77	764 19	879 51	1,000
31	86 73	81 96	167 43	256 57	349 58	446 63	547 92	653 67	764 10	879 45	1,000
32	86 80	81 93	167 37	256 50	349 49	446 52	547 81	653 55	764 00	879 39	1,000
33	86 86	81 90	167 31	256 42	349 38	446 41	547 68	653 43	763 89	879 32	1,000
34	86 94	81 87	167 26	256 34	349 28	446 28	547 54	653 29	763 77	879 25	1,000
35	87 02	81 85	167 21	256 26	349 17	446 15	547 39	653 14	763 64	879 17	1,000
36	87 11	81 82	167 14	256 16	349 04	445 99	547 22	652 98	763 50	879 07	1,000
37	87 21	81 78	167 07	256 04	348 89	445 82	547 04	652 80	763 35	878 97	1,000
38	87 32	81 74	166 99	255 93	348 74	445 64	546 85	652 60	763 18	878 86	1,000
39	87 44	81 70	166 90	255 80	348 58	445 45	546 64	652 39	762 99	878 74	1,000
40	87 58	81 65	166 82	255 67	348 41	445 24	546 41	652 16	762 78	878 60	1,000
41	87 73	81 61	166 73	255 54	348 23	445 03	546 16	651 90	762 55	878 45	1,000
42	87 91	81 57	166 64	255 39	348 04	444 78	545 88	651 62	762 29	878 28	1,000
43	88 10	81 53	166 54	255 25	347 83	444 52	545 58	651 29	762 00	878 08	1,000
44	88 33	81 48	166 44	255 07	347 59	444 22	545 23	650 92	761 66	877 86	1,000
45	88 58	81 43	166 33	254 89	347 33	443 88	544 83	650 50	761 27	877 60	1,000
46	88 88	81 36	166 19	254 67	347 01	443 47	544 36	650 00	760 83	877 31	1,000
47	89 21	81 30	166 04	254 41	346 63	442 99	543 81	649 44	760 33	876 98	1,000
48	89 58	81 22	165 85	254 09	346 19	442 44	543 18	648 79	759 75	876 60	1,000
49	90 00	81 11	1 5 60	253 70	345 66	441 80	542 45	648 06	759 10	876 18	1,000
50	90 48	80 98	165 32	253 26	345 07	441 07	541 64	647 23	758 37	875 71	1,000
51	91 01	80 83	165 00	252 77	344 40	440 26	540 78	646 30	757 55	875 18	1,000
52	91 60	80 66	164 65	252 21	343 65	439 34	539 70	645 27	756 64	874 58	1,000
53	92 26	80 47	164 24	251 58	342 81	438 32	538 57	644 11	755 62	873 92	1,000
54	93 00	80 26	163 79	250 88	341 87	437 19	537 30	642 83	754 49	873 18	1,000
55	93 82	80 02	163 28	250 10	340 84	435 93	535 90	641 40	753 23	872 37	1,000
56	94 73	79 75	162 72	249 24	339 69	434 53	534 34	639 82	751 82	871 45	1,000
57	95 74	79 46	162 11	248 30	338 43	432 99	532 61	638 07	750 28	870 44	1,000
58	96 87	79 14	161 44	247 26	337 03	431 29	530 71	636 13	748 57	869 31	1,000
59	98 12	78 78	160 69	246 10	335 48	429 41	528 61	633 99	746 66	868 06	1,000
60	99 51	78 40	159 87	244 84	333 79	427 35	526 30	631 61	744 53	866 67	1,000
61	101 06	77 97	158 98	243 46	331 95	425 09	523 75	629 00	742 21	865 12	1,000
62	102 78	77 51	158 01	241 97	329 92	422 60	520 95	626 11	739 62	863 41	1,000
63	104 68	77 02	156 97	240 33	327 70	419 88	517 85	622 91	736 74	861 50	1,000
64	106 80	76 48	155 82	238 53	325 26	416 86	514 42	619 36	733 55	859 39	1,000
65	109 14	75 88	154 54	236 53	322 54	413 50	510 59	615 40	729 99	857 04	1,000

Net Premiums and Reserve Values for $1,000. 1139

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is Equivalent to the Face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	$25 15	$18 37	$37 48	$57 37	$78 07	$99 62	$122 06	$145 41
21	25 55	18 74	38 23	58 52	79 64	101 63	124 52	148 34
22	25 97	19 12	39 02	59 72	81 28	103 71	127 06	151 37
23	26 40	19 52	39 83	60 97	82 97	105 86	129 70	154 50
24	26 84	19 93	40 68	62 26	84 72	108 09	132 42	157 74
25	27 31	20 36	41 54	63 59	86 52	110 39	135 23	161 09
26	27 79	20 80	42 44	64 96	88 39	112 76	138 14	164 54
27	28 29	21 26	43 37	66 38	90 31	115 22	141 14	168 10
28	28 81	21 73	44 33	67 84	92 31	117 76	144 23	171 78
29	29 35	22 21	45 32	69 36	94 36	120 37	147 43	175 58
30	29 91	22 72	46 35	70 92	96 48	123 06	150 72	179 49
31	30 49	23 24	47 41	72 53	98 67	125 85	154 12	183 53
32	31 09	23 78	48 49	74 19	100 92	128 71	157 61	187 67
33	31 72	24 32	49 61	75 90	103 24	131 66	161 20	191 93
34	32 37	24 89	50 77	77 67	105 63	134 69	164 90	196 30
35	33 05	25 49	51 97	79 49	108 08	137 81	168 69	200 80
36	33 75	26 09	53 19	81 34	110 60	140 99	172 58	205 41
37	34 49	26 71	54 44	83 26	113 18	144 28	176 58	210 15
38	35 26	27 34	55 73	85 21	115 84	147 64	180 68	214 99
39	36 05	28 00	57 06	87 24	118 57	151 10	184 88	219 96
40	36 89	28 67	58 42	89 31	121 37	154 64	189 18	225 02
41	37 76	29 36	59 83	91 45	124 24	158 27	193 57	230 18
42	38 67	30 07	61 27	93 62	127 17	161 96	198 02	235 40
43	39 62	30 81	62 75	95 85	130 16	165 70	202 58	240 67
44	40 62	31 55	64 25	98 12	133 18	169 49	207 07	245 96
45	41 66	32 32	65 77	100 40	136 23	173 29	211 61	251 25
46	42 77	33 08	67 31	102 70	139 27	177 07	216 13	256 52
47	43 92	33 87	68 86	105 00	142 31	180 84	220 63	261 76
48	45 14	34 64	70 39	107 27	145 31	184 57	225 09	266 93
49	46 42	35 40	71 90	109 51	148 28	188 25	229 48	272 04
50	47 77	36 16	73 39	111 73	151 22	191 89	233 82	277 07
51	49 19	36 91	74 87	113 93	154 11	195 48	238 08	282 00
52	50 69	37 65	76 34	116 10	156 97	199 00	242 25	286 84
53	52 27	38 39	77 79	118 24	159 76	202 44	246 33	291 54
54	53 94	39 11	79 21	120 32	162 49	205 80	250 29	296 09
55	55 71	39 83	80 61	122 37	165 17	209 06	254 13	300 49
56	57 60	40 53	81 97	124 37	167 76	212 21	257 82	304 70
57	59 60	41 22	83 32	126 32	170 28	215 25	261 35	308 72
58	61 73	41 91	84 64	128 21	172 69	218 16	264 72	312 52
59	64 00	42 57	85 90	130 02	175 00	220 92	267 90	316 07
60	66 43	43 22	87 13	131 76	177 20	223 53	270 86	319 34
61	69 04	43 84	88 30	133 43	179 29	225 96	273 57	322 31
62	71 83	44 44	89 43	135 01	181 22	228 18	276 01	324 91
63	74 83	45 03	90 52	136 48	182 99	230 16	278 13	327 11
64	78 05	45 59	91 51	137 81	184 57	231 86	279 89	328 96
65	81 52	46 05	92 42	139 00	185 91	233 26	281 25	330 34

Net Premiums and Reserve Values for $1,000

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is Equivalent to the Face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	$169 73	$195 05	$221 41	$248 85	$277 45	$307 22	$338 24	$370 55
21	173 14	198 96	225 85	253 85	283 00	313 37	345 00	377 95
22	176 67	203 01	230 44	259 01	288 75	319 72	351 99	385 60
23	180 32	207 20	235 20	264 33	294 69	326 28	359 20	393 49
24	184 10	211 54	240 10	269 84	300 81	333 06	366 65	401 63
25	188 00	216 00	245 16	275 52	307 13	340 05	374 33	410 03
26	192 02	220 62	250 39	281 38	313 66	347 25	382 25	418 69
27	196 17	225 38	255 78	287 43	320 38	354 68	390 40	427 62
28	200 46	230 29	261 35	293 66	327 31	362 33	398 81	436 81
29	204 87	235 35	267 07	300 08	334 44	370 21	407 47	446 28
30	209 43	240 56	272 96	306 68	341 78	378 32	416 37	456 00
31	214 11	245 93	279 03	313 47	349 33	386 65	425 52	466 00
32	218 92	251 43	285 26	320 45	357 09	395 21	434 91	476 26
33	223 87	257 10	291 66	327 63	365 05	404 00	444 54	486 77
34	228 96	262 92	298 24	334 98	373 21	412 99	454 40	497 52
35	234 18	268 89	304 98	342 52	381 57	422 19	464 47	508 49
36	239 54	275 01	311 89	350 23	390 10	431 58	474 74	519 67
37	245 03	281 28	318 94	358 10	398 81	441 14	485 18	531 04
38	250 64	287 67	326 14	366 12	407 66	450 84	495 78	542 58
39	256 38	294 20	333 47	374 26	416 63	460 69	506 53	554 30
40	262 22	300 83	340 90	382 50	425 71	470 64	517 41	566 15
41	268 16	307 54	348 41	390 82	434 88	480 70	528 39	578 13
42	274 15	314 31	355 97	399 20	444 11	490 82	539 46	590 22
43	280 18	321 12	363 57	407 63	453 39	500 99	550 60	602 39
44	286 23	327 94	371 19	416 06	462 68	511 19	561 77	614 63
45	292 27	334 76	378 79	424 49	471 96	521 39	572 97	626 92
46	298 30	341 54	386 36	432 87	481 21	531 57	584 16	639 24
47	304 27	348 28	393 87	441 19	490 41	541 70	595 32	651 55
48	310 18	354 93	401 30	449 43	499 51	551 75	606 41	663 83
49	316 01	361 49	408 62	457 56	508 50	561 68	617 41	676 07
50	321 73	367 94	415 82	465 54	517 34	571 48	628 30	688 24
51	327 36	374 26	422 86	473 36	526 01	581 11	639 05	700 30
52	332 84	380 42	429 72	480 98	534 47	590 54	649 61	712 23
53	338 18	386 39	436 37	488 38	542 71	599 74	659 96	724 01
54	343 32	392 15	442 79	495 51	550 68	608 66	670 07	735 60
55	348 28	397 69	448 95	502 36	558 30	617 26	679 89	746 98
56	353 01	402 96	454 80	508 86	565 58	625 52	689 39	758 13
57	357 51	407 95	460 32	515 00	572 47	633 38	698 54	769 04
58	361 73	412 61	465 46	520 72	578 93	640 81	707 32	779 73
59	365 65	416 90	470 18	525 97	584 89	647 76	715 72	790 18
60	369 22	420 78	474 44	530 71	590 32	654 24	723 75	800 48
61	372 41	424 21	478 16	534 88	595 20	660 25	731 44	810 62
62	375 16	427 12	481 31	538 47	599 55	665 80	738 79	820 64
63	377 41	429 46	483 88	541 50	603 39	670 89	745 81	830 54
64	379 14	431 26	485 91	544 02	606 73	675 55	752 49	840 32
65	380 39	432 57	487 48	546 08	609 63	679 77	758 80	849 98

Net Premiums and Reserve Values per $1,000.

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	$54 44	$48 92	$99 90	$153 05	$208 45	$266 21	$326 43	$389 23
21	54 47	48 91	99 88	153 01	208 40	266 16	326 37	389 17
22	54 51	48 90	99 86	152 98	208 37	266 11	326 31	389 10
23	54 55	48 88	99 84	152 96	208 33	266 06	326 26	389 03
24	54 59	48 88	99 83	152 93	208 29	266 01	326 19	388 96
25	54 63	48 87	99 81	152 90	208 25	265 96	326 13	388 88
26	54 68	48 86	99 79	152 87	208 20	265 90	326 06	388 80
27	54 73	48 85	99 77	152 84	208 16	265 84	325 99	388 72
28	54 79	48 85	99 75	152 81	208 12	265 79	325 92	388 63
29	54 85	48 83	99 72	152 78	208 07	265 73	325 84	388 54
30	54 92	48 83	99 71	152 75	208 03	265 66	325 77	388 45
31	54 99	48 82	99 70	152 72	207 98	265 60	325 69	388 36
32	55 07	48 81	99 67	152 68	207 93	265 54	325 60	388 25
33	55 16	48 80	99 65	152 65	207 89	265 47	325 51	388 13
34	55 26	48 79	99 64	152 62	207 85	265 40	325 42	388 01
35	55 37	48 80	99 63	152 60	207 79	265 33	325 32	387 89
36	55 49	48 79	99 62	152 57	207 74	265 25	325 22	387 76
37	55 63	48 79	99 60	152 54	207 69	265 18	325 12	387 63
38	55 78	48 79	99 59	152 51	207 65	265 12	325 03	387 51
39	55 95	48 79	99 59	152 50	207 63	265 07	324 95	387 39
40	56 14	48 80	99 60	152 50	207 62	265 03	324 88	387 28
41	56 36	48 82	99 63	152 53	207 62	265 02	324 82	387 16
42	56 61	48 83	99 66	152 55	207 64	264 99	324 75	387 03
43	56 88	48 87	99 70	152 61	207 66	264 98	324 68	386 88
44	57 20	48 90	99 76	152 65	207 68	264 96	324 58	386 68
45	57 55	48 95	99 82	152 71	207 71	264 91	324 44	386 44
46	57 95	48 99	99 88	152 76	207 70	264 82	324 24	386 13
47	58 41	49 04	99 95	152 79	207 67	264 69	324 00	385 76
48	58 92	49 08	99 98	152 78	207 58	264 50	323 69	385 30
49	59 49	49 11	99 99	152 74	207 46	264 27	323 31	384 77
50	60 13	49 13	99 99	152 68	207 30	263 99	322 88	384 16
51	60 84	49 14	99 98	152 61	207 12	263 66	322 38	383 48
52	61 63	49 16	99 97	152 51	206 91	263 29	321 83	382 72
53	62 52	49 18	99 94	152 40	206 67	262 88	321 21	381 88
54	63 50	49 18	99 91	152 27	206 39	262 42	320 53	380 94
55	64 59	49 20	99 87	152 13	206 10	261 92	319 78	379 92
56	65 81	49 20	99 83	151 98	205 78	261 37	318 97	378 80
57	67 16	49 22	99 80	151 83	205 44	260 79	318 08	377 60
58	68 65	49 25	99 77	151 67	205 08	260 16	317 14	376 25
59	70 31	49 27	99 73	151 49	204 68	259 48	316 12	374 87
60	72 15	49 30	99 70	151 31	204 26	258 76	315 00	373 31
61	74 18	49 32	99 66	151 11	203 82	257 96	313 77	371 59
62	76 43	49 36	99 63	150 91	203 32	257 07	312 41	369 67
63	78 90	49 40	99 59	150 66	202 75	256 07	310 86	367 50
64	81 63	49 44	99 52	150 36	202 09	254 90	309 10	365 04
65	84 63	49 45	99 42	149 99	201 30	253 57	307 09	362 28

Net Premiums and Reserve Values per $1,000

FIFTEEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue.	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	$454 73	$523 05	$594 31	$668 66	$746 25	$827 22	$911 75	$1,000
21	454 66	522 97	594 23	668 58	746 18	827 16	911 71	1,000
22	454 58	522 89	594 15	668 50	746 10	827 10	911 68	1,000
23	454 50	522 80	594 06	668 42	746 02	827 04	911 64	1,000
24	454 43	522 72	593 97	668 33	745 94	826 97	911 60	1,000
25	454 34	522 62	593 87	668 23	745 85	826 90	911 55	1,000
26	454 25	522 52	593 77	668 13	745 76	826 82	911 51	1,000
27	454 15	522 42	593 66	668 02	745 65	826 74	911 45	1,000
28	454 06	522 31	593 55	667 90	745 54	826 65	911 40	1,000
29	453 95	522 20	593 42	667 77	745 42	826 54	911 33	1,000
30	453 84	522 07	593 28	667 63	745 29	826 44	911 27	1,000
31	453 72	521 94	593 14	667 48	745 15	826 32	911 19	1,000
32	453 59	521 79	592 98	667 32	744 99	826 19	911 11	1,000
33	453 46	521 63	592 81	667 15	744 83	826 05	911 02	1,000
34	453 31	521 47	592 63	666 96	744 65	825 89	910 92	1,000
35	453 16	521 30	592 44	666 76	744 45	825 72	910 81	1,000
36	453 01	521 11	592 24	666 54	744 24	825 54	910 69	1,000
37	452 85	520 93	592 02	666 31	744 00	825 33	910 56	1,000
38	452 69	520 73	591 79	666 06	743 74	825 10	910 40	1,000
39	452 53	520 53	591 54	665 78	743 45	824 84	910 23	1,000
40	452 37	520 31	591 27	665 46	743 13	824 54	910 04	1,000
41	452 19	520 06	590 96	665 10	742 76	824 21	909 82	1,000
42	451 98	519 77	590 60	664 69	742 33	823 84	909 58	1,000
43	451 74	519 43	590 13	664 23	741 86	823 41	909 30	1,000
44	451 44	519 04	589 70	663 68	741 31	822 93	908 99	1,000
45	451 08	518 57	589 14	663 97	740 68	822 38	908 63	1,000
46	450 65	518 02	588 49	662 85	739 97	821 76	908 23	1,000
47	450 14	517 38	587 74	661 54	739 16	821 06	907 78	1,000
48	449 54	516 64	586 88	660 62	738 25	820 26	907 27	1,000
49	448 85	515 79	585 92	659 58	737 22	819 37	906 70	1,000
50	448 06	514 85	584 83	658 42	736 07	818 38	906 06	1,000
51	447 19	513 79	583 63	657 12	734 78	817 27	905 35	1,000
52	446 22	512 61	582 28	655 67	733 36	816 03	904 55	1,000
53	445 14	511 31	580 79	654 08	731 79	814 66	903 67	1,000
54	443 94	509 86	579 14	652 31	730 03	813 14	902 68	1,000
55	442 63	508 28	577 34	650 37	728 10	811 46	901 59	1,000
56	441 20	506 56	575 36	648 23	725 97	809 59	900 38	1,000
57	439 65	504 67	573 18	645 88	723 62	807 52	899 03	1,000
58	437 96	502 61	570 80	643 28	721 02	805 23	897 59	1,000
59	436 11	500 34	568 17	640 42	718 13	802 68	895 87	1,000
60	434 09	497 84	565 26	637 23	714 92	799 86	894 03	1,000
61	431 83	495 06	562 02	633 68	711 36	796 73	892 00	1,000
62	429 31	491 95	558 39	629 73	707 42	793 29	889 76	1,000
63	426 48	488 46	554 36	625 39	703 11	789 52	887 23	1,000
64	423 28	484 58	549 95	620 67	698 42	785 40	884 55	1,000
65	419 77	480 39	545 22	615 63	693 40	780 93	881 55	1,000

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums	RESERVES AT THE END OF										
		1 Year.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs	10 Yrs.	11 Yrs.
20	$20 72	$13 75	$28 05	$42 91	$58 36	$74 44	$91 16	108 55	126 64	145 46	165 03	185 39
21	21 06	14 05	28 65	43 84	59 64	76 07	93 15	110 92	129 40	148 61	168 60	189 40
22	21 40	14 36	29 29	44 81	60 96	77 75	95 21	113 37	132 24	151 88	172 30	193 54
23	21 76	14 68	29 95	45 83	62 33	79 50	97 34	115 90	135 19	155 26	176 12	197 82
24	22 14	15 02	30 64	46 88	63 75	81 30	99 55	118 51	138 24	158 75	180 07	202 24
25	22 53	15 37	31 35	47 96	65 22	83 17	101 82	121 22	141 39	162 35	184 14	206 80
26	22 93	15 73	32 08	49 07	66 73	85 09	104 18	124 01	144 63	166 06	188 34	211 50
27	23 35	16 10	32 84	50 23	68 30	87 09	106 61	126 90	147 98	169 90	192 67	216 35
28	23 79	16 49	33 62	51 42	69 92	89 15	109 12	129 87	151 44	173 85	197 14	221 33
29	24 24	16 88	34 43	52 66	71 60	91 27	111 71	132 95	155 01	177 93	201 74	226 47
30	24 71	17 30	35 27	53 94	73 32	93 46	114 39	136 12	158 69	182 12	206 47	231 75
31	25 21	17 73	36 14	55 25	75 11	95 73	117 15	139 38	162 47	186 44	211 33	237 18
32	25 72	18 17	37 03	56 61	76 95	98 06	119 99	142 74	166 36	190 88	216 34	242 76
33	26 25	18 62	37 94	58 02	78 85	100 47	122 91	146 20	170 36	195 45	221 48	248 50
34	26 81	19 09	38 91	59 47	80 82	102 95	125 93	149 76	174 49	200 15	226 77	254 38
35	27 40	19 58	39 90	60 97	82 83	105 51	129 03	153 42	178 73	204 98	232 19	260 41
36	28 01	20 08	40 91	62 51	84 91	108 13	132 22	157 19	183 08	209 92	237 75	266 57
37	28 64	20 60	41 96	64 10	87 05	110 84	135 50	161 07	187 55	215 00	243 42	272 86
38	29 31	21 13	43 03	65 73	89 25	113 63	138 88	165 04	192 14	220 19	249 22	279 27
39	30 01	21 69	44 15	67 42	91 53	116 51	142 36	169 13	196 83	225 49	255 13	285 76
40	30 75	22 25	45 30	69 17	93 88	119 46	145 93	173 31	201 62	230 88	261 10	292 31
41	31 52	22 85	46 50	70 98	96 30	122 50	149 59	177 58	206 49	236 34	267 13	298 92
42	32 34	23 46	47 73	72 83	98 79	125 61	153 31	181 91	211 41	241 84	273 20	305 54
43	33 20	24 10	49 00	74 74	101 33	128 78	157 10	186 29	216 37	247 36	279 28	312 18
44	34 11	24 74	50 30	76 68	103 92	131 99	160 91	190 69	221 34	252 89	285 36	318 80
45	35 07	25 41	51 63	78 67	106 54	135 23	164 74	195 10	226 31	258 41	291 42	325 39
46	36 08	26 09	52 98	80 68	109 17	138 47	168 57	199 49	231 27	263 90	297 44	331 91
47	37 16	26 78	54 35	82 69	111 81	141 70	172 39	203 88	236 19	269 35	303 39	338 35
48	38 31	27 48	55 72	84 70	114 44	144 93	176 20	208 24	241 08	274 74	309 27	344 71
49	39 53	28 17	57 07	86 70	117 05	148 14	179 97	212 56	245 91	280 06	315 06	350 96
50	40 82	28 87	58 43	88 70	119 68	151 35	183 74	216 84	250 70	285 33	320 77	357 08
51	42 20	29 56	59 80	90 72	122 30	154 56	187 48	221 10	255 44	290 51	326 38	363 08
52	43 67	30 27	61 19	92 74	124 93	157 75	191 21	225 33	260 12	295 62	331 86	368 93
53	45 23	30 99	62 58	94 78	127 56	160 94	194 95	229 52	264 75	300 63	337 23	374 62
54	46 91	31 71	63 98	96 82	130 20	164 14	198 62	233 67	269 29	305 54	342 47	380 15
55	48 70	32 44	65 40	98 87	132 85	167 32	202 29	237 76	273 77	310 35	347 56	385 47
56	50 63	33 17	66 82	100 93	135 49	170 49	205 92	241 79	278 15	315 03	352 46	390 56
57	52 69	33 92	68 27	103 01	138 14	173 64	209 51	245 78	282 45	319 56	357 18	395 41
58	54 90	34 68	69 72	105 10	140 78	176 77	213 07	249 69	286 62	323 93	361 67	399 95
59	57 28	35 44	71 18	107 18	143 41	179 88	216 58	253 49	290 65	328 10	365 89	404 17
60	59 85	36 22	72 64	109 26	146 04	182 97	220 01	257 19	294 52	332 04	369 84	408 03
61	62 61	36 99	74 12	111 35	148 67	186 01	223 38	260 78	298 22	335 76	373 47	411 53
62	65 60	37 78	75 62	113 47	151 27	189 01	226 67	264 24	301 74	339 23	376 83	414 76
63	68 82	38 59	77 14	115 58	153 87	191 98	229 87	267 57	305 08	342 50	380 00	417 85
64	72 30	39 41	78 65	117 68	156 43	194 87	232 99	270 77	308 27	345 65	383 11	420 96
65	76 07	40 22	80 16	119 76	158 95	197 71	236 00	273 86	311 41	348 84	386 38	424 30

Net Premiums and Reserve Values per $1,000

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF 12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	Reserve Values on Paid up Life Policies per $1,000. Present Age.	Net Single Premium or Reserve.	Present Age.	Net Single Premium or Reserve.
20	206 58	228 62	251 54	275 39	300 22	326 05	352 93	380 91	410 03	20	284 97	65	688 24
21	211 03	233 53	256 94	281 29	306 63	333 00	360 43	388 98	418 69	21	289 40	66	700 30
22	215 63	238 61	262 51	287 38	313 25	340 15	368 15	397 29	427 62	22	293 99	67	712 23
23	220 38	243 86	268 27	293 66	320 06	347 53	376 11	405 86	436 81	23	298 73	68	724 01
24	225 29	249 27	274 20	300 13	327 09	355 13	384 31	414 67	446 28	24	303 65	69	735 60
25	230 35	254 85	280 31	306 79	334 32	362 96	392 75	423 75	456 00	25	308 73	70	746 98
26	235 57	260 59	286 60	313 65	341 77	371 01	401 43	433 08	466 00	26	314 01	71	758 13
27	240 94	266 51	293 08	320 70	349 42	379 29	410 35	442 65	476 26	27	319 47	72	769 04
28	246 47	272 59	299 74	327 96	357 30	387 79	419 50	452 47	486 77	28	325 12	73	779 72
29	252 16	278 85	306 59	335 42	365 38	396 52	428 88	462 53	497 52	29	330 97	74	790 18
30	258 01	285 29	313 63	343 07	373 67	405 45	438 48	472 81	508 49	30	337 02	75	800 43
31	264 02	291 90	320 85	350 92	382 15	414 59	448 28	483 29	519 67	31	343 28	76	810 62
32	270 20	298 68	328 26	358 95	390 82	423 91	458 27	493 95	531 04	32	349 76	77	820 64
33	276 53	305 63	335 82	367 16	399 67	433 40	468 42	504 78	542 58	33	356 46	78	830 54
34	283 03	312 74	343 56	375 52	408 67	443 04	478 72	515 77	554 30	34	363 39	79	840 32
35	289 67	320 00	351 44	384 02	417 79	452 81	489 15	526 90	566 15	35	370 55	80	849 97
36	296 44	327 39	359 44	392 64	427 03	462 69	499 70	538 14	578 13	36	377 95	81	859 40
37	303 35	334 89	367 54	401 35	436 37	472 67	510 34	549 49	590 22	37	385 60	82	868 65
38	310 34	342 48	375 73	410 14	445 78	482 72	521 06	560 90	602 39	38	393 49	83	877 74
39	317 42	350 14	383 98	418 99	455 24	492 82	531 82	572 38	614 63	39	401 63	84	886 77
40	324 55	357 85	392 27	427 87	464 74	502 94	542 61	583 89	626 92	40	410 03	85	895 78
41	331 72	365 59	400 59	436 77	474 23	513 07	553 41	595 40	639 24	41	418 69	86	904 68
42	338 91	373 34	408 90	445 66	483 71	523 17	564 18	606 90	651 55	42	427 62	87	913 33
43	346 09	381 07	417 18	454 50	493 14	533 22	574 89	618 35	663 89	43	436 81	88	921 49
44	353 25	388 75	425 40	463 28	502 49	543 18	585 52	629 73	676 07	44	446 28	89	929 20
45	360 35	396 37	433 55	471 96	511 74	553 03	596 04	641 01	688 24	45	456 00	90	936 64
46	367 37	403 90	441 58	480 51	520 84	562 73	606 41	652 15	700 30	46	466 00	91	943 93
47	374 31	411 32	449 48	488 91	529 77	572 26	616 61	663 14	712 23	47	476 26	92	950 74
48	381 12	418 59	457 21	497 13	538 51	581 58	626 60	673 92	724 01	48	486 77	93	956 30
49	387 80	425 70	464 76	505 14	547 02	590 65	636 34	684 48	735 60	49	497 52	94	961 52
50	394 34	432 64	472 11	512 92	555 27	599 45	645 80	694 78	746 98	50	508 49	95	966 18
51	400 71	439 38	479 23	520 43	563 23	607 94	654 95	704 79	758 13	51	519 67	96	1,000 00
52	406 90	445 91	486 09	527 65	570 86	616 07	663 74	714 47	769 04	52	531 04		
53	412 90	452 19	492 66	534 54	578 13	623 89	672 15	723 81	779 72	53	542 58		
54	418 68	458 20	498 91	541 06	584 99	631 15	680 15	732 81	790 18	54	554 30		
55	424 20	463 91	504 80	547 18	591 40	638 02	687 73	741 48	800 48	55	566 15		
56	429 44	469 27	510 29	552 83	597 33	644 41	694 90	749 85	810 62	56	578 13		
57	434 36	474 25	515 33	557 99	602 76	650 36	701 69	757 93	820 64	57	590 22		
58	438 92	478 79	519 89	562 66	607 73	655 87	708 10	765 74	830 54	58	602 39		
59	443 08	482 88	523 97	566 87	612 26	660 98	714 16	773 26	840 32	59	614 63		
60	446 82	486 54	527 64	570 69	616 41	665 73	719 86	780 47	849 97	60	626 92		
61	450 20	489 86	530 99	574 20	620 25	670 13	725 18	787 35	859 40	61	639 24		
62	453 34	492 97	534 16	577 52	623 84	674 21	730 15	793 81	868 65	62	651 55		
63	456 39	496 03	537 27	580 74	627 25	678 02	734 64	799 83	877 74	63	663 83		
64	459 52	499 20	540 47	583 95	630 55	681 43	738 67	805 44	886 77	64	676 07		
65	462 94	502 64	543 86	587 28	633 61	684 48	742 25	810 70	895 78				

NET PREMIUMS AND RESERVE VALUES

PER $1,000.

20-Premiums (First Year Term and 19 Premiums) Life Policy. American Experience 3½ Per Cent.

*1st Yr. Term		19 PREMIUMS LIFE									
				Reserves at end of							
Age.	Net Premium 1 Year Term	Age.	Net Premium 19 Premiums Life	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
20	$7 54	21	$21 76	$14 78	$30 15	$46 13	$62 76	$80 05	$98 04	116 75	136 22
21	7 59	22	22 11	15 10	30 80	47 14	64 13	81 79	100 17	119 29	139 17
22	7 64	23	22 48	15 44	31 49	48 19	65 55	83 60	102 38	121 91	142 22
23	7 69	24	22 87	15 79	32 20	49 27	67 02	85 47	104 66	124 62	145 38
24	7 74	25	23 27	16 15	32 94	50 39	68 54	87 41	107 02	127 43	148 64
25	7 79	26	23 69	16 52	33 69	51 55	70 10	89 40	109 46	130 32	152 00
26	7 86	27	24 12	16 90	34 48	52 74	71 74	91 48	111 99	133 32	155 49
27	7 92	28	24 57	17 31	35 29	53 98	73 41	93 60	114 58	136 39	159 07
28	7 98	29	25 03	17 71	36 12	55 25	75 13	95 79	117 26	139 57	162 75
29	8 06	30	25 52	18 14	36 99	56 57	76 92	98 06	120 03	142 85	166 56
30	8 14	31	26 02	18 58	37 89	57 93	78 76	100 40	122 88	146 23	170 48
31	8 22	32	26 55	19 04	38 80	59 33	80 66	102 81	125 82	149 70	174 51
32	8 32	33	27 10	19 50	39 75	60 79	82 62	105 30	128 84	153 28	178 64
33	8 42	34	27 67	19 99	40 74	62 29	84 65	107 86	131 96	156 96	182 91
34	8 53	35	28 27	20 49	41 76	63 83	86 73	110 50	135 15	160 74	187 29
35	8 64	36	28 89	21 01	42 81	65 41	88 87	113 20	138 44	164 63	191 79
36	8 78	37	29 54	21 54	43 88	67 05	91 07	115 99	141 83	168 63	196 41
37	8 92	38	30 23	22 08	44 99	68 72	93 34	118 85	145 31	172 72	201 13
38	9 09	39	30 94	22 65	46 13	70 46	95 68	121 82	148 89	176 93	205 97
39	9 26	40	31 69	23 23	47 31	72 25	98 09	124 85	152 56	181 23	210 90
40	9 46	41	32 48	23 84	48 53	74 11	100 57	127 97	156 30	185 61	215 91
41	9 67	42	33 30	24 47	49 80	76 00	103 12	131 15	160 13	190 07	220 98
42	9 91	43	34 17	25 12	51 09	77 95	105 71	134 39	164 01	194 56	226 07
43	10 16	44	35 09	25 77	52 42	79 93	108 35	137 68	167 91	199 07	231 18
44	10 46	45	36 06	26 46	53 77	81 95	111 02	140 98	171 82	203 58	236 27
45	10 79	46	37 09	27 14	55 13	83 99	113 70	144 27	175 72	208 07	241 34
46	11 17	47	38 17	27 84	56 53	86 04	116 38	147 57	179 62	212 56	246 40
47	11 59	48	39 33	28 55	57 90	88 06	119 04	150 84	183 48	216 98	251 38
48	12 09	49	40 55	29 24	59 27	90 08	121 68	154 09	187 31	221 38	256 30
49	12 66	50	41 84	29 94	60 64	92 10	124 32	157 32	191 12	225 72	261 16
50	13 31	51	43 22	30 64	62 01	94 12	126 96	160 55	194 89	230 02	265 97
51	14 05	52	44 69	31 34	63 39	96 14	129 59	163 75	198 63	234 27	270 69
52	14 87	53	46 25	32 06	64 77	98 16	132 20	166 92	202 33	238 45	275 32
53	15 78	54	47 91	32 76	66 16	100 17	134 80	170 08	205 99	242 57	279 85
54	16 81	55	49 69	33 48	67 55	102 19	137 41	173 22	209 61	246 63	284 29
55	17 94	56	51 60	34 20	68 93	104 21	140 00	176 32	213 17	250 58	288 61
56	19 21	57	53 64	34 93	70 34	106 23	142 58	179 38	216 67	254 46	292 81
57	20 61	58	55 83	35 67	71 75	108 25	145 13	182 41	220 11	258 24	296 85
58	22 16	59	58 19	36 40	73 16	110 24	147 65	185 39	223 47	261 89	300 72
59	23 88	60	60 72	37 14	74 56	112 23	150 15	188 32	226 72	265 39	304 38
60	25 79	61	63 44	37 88	75 95	114 21	152 62	191 17	229 86	268 73	307 80

*The reserve at end of one year on a one year term policy is nothing.

Net Premiums and Reserve Values per $1,000.

19-Premiums (First Year Term and 19 Premiums) Life Policy. American Experience 3½ Per Cent.

19 PREMIUMS LIFE.

Age at issue.	RESERVES AT END OF											
	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years. Paid up for life.	Attained age of Insured.
21	$156 46	$177 53	$199 45	$222 25	$245 97	270 66	296 36	323 09	350 93	379 89	410 03	40
22	159 85	181 36	203 74	227 02	251 24	276 45	302 67	329 97	358 37	387 93	418 69	41
23	163 34	185 32	208 17	231 95	256 68	282 42	309 19	337 05	366 04	396 21	427 62	42
24	166 97	189 41	212 76	237 05	262 31	288 59	315 92	344 37	373 96	404 76	436 81	43
25	170 70	193 63	217 49	242 30	268 11	294 94	322 86	351 89	382 11	413 55	446 28	44
26	174 55	198 00	222 37	247 72	274 08	301 49	329 99	359 65	390 50	422 61	456 00	45
27	178 51	202 50	227 42	253 31	280 24	308 24	337 35	367 60	399 11	431 88	466 00	46
28	182 63	207 13	232 58	259 05	286 55	315 15	344 89	375 82	407 96	441 43	476 26	47
29	186 85	211 89	237 91	264 94	293 05	322 27	352 65	384 23	417 08	451 24	486 77	48
30	191 19	216 79	243 38	271 01	299 73	329 58	360 60	392 85	426 38	461 25	497 52	49
31	195 67	221 84	249 02	277 26	306 61	337 09	368 78	401 71	435 93	471 51	508 49	50
32	200 26	227 01	254 80	283 66	313 63	344 78	377 12	410 73	445 65	481 94	519 67	51
33	204 99	232 34	260 74	290 23	320 86	352 65	385 67	419 95	455 57	492 57	531 04	52
34	209 85	237 82	266 84	296 98	328 24	360 70	394 38	429 35	465 65	503 37	542 58	53
35	214 85	243 43	273 10	303 86	335 78	368 90	403 25	438 89	475 89	514 33	554 30	54
36	219 96	249 18	279 48	310 89	343 46	377 23	412 23	448 55	486 25	525 41	566 15	55
37	225 21	255 06	285 99	318 05	351 26	385 66	421 33	458 32	496 72	536 62	578 13	56
38	230 56	261 05	292 62	325 30	359 14	394 19	430 50	468 17	507 26	547 91	590 22	57
39	236 03	267 15	299 34	332 64	367 11	402 79	439 76	478 09	517 90	559 28	602 39	58
40	241 59	273 32	306 12	340 04	375 13	411 44	449 05	488 06	528 57	570 71	614 63	59
41	247 22	279 55	312 96	347 49	383 18	420 12	458 38	498 05	539 26	582 17	626 92	60
42	252 88	285 82	319 82	354 95	391 25	428 80	467 69	508 03	549 96	593 64	639 24	61
43	258 58	292 10	326 70	362 41	399 31	437 47	476 99	518 00	560 64	605 09	551 55	62
44	264 27	298 38	333 55	369 84	407 32	446 08	486 20	527 87	571 26	616 46	663 83	63
45	269 94	304 61	340 35	377 20	415 25	454 60	495 36	537 68	581 75	627 78	676 07	64
46	275 57	310 81	347 09	384 49	423 10	463 02	504 38	547 35	592 13	638 99	688 24	65
47	281 18	316 95	353 77	391 71	430 86	471 34	513 29	556 90	602 37	650 07	700 30	66
48	286 69	322 99	360 32	398 77	438 44	479 46	521 95	566 23	612 46	660 97	712 23	67
49	292 14	328 94	366 76	405 71	445 87	487 36	530 49	575 34	622 31	671 68	724 01	68
50	297 50	334 77	373 07	412 46	453 09	495 12	538 75	584 23	631 90	682 18	735 60	69
51	302 78	340 51	379 23	419 06	460 11	502 61	546 77	592 82	641 20	692 38	746 98	70
52	307 95	346 09	385 17	425 45	466 93	509 81	554 45	601 08	650 22	702 29	758 13	71
53	312 98	351 51	391 00	431 60	473 44	516 75	561 82	609 02	658 83	711 89	769 04	72
54	317 89	356 78	396 61	437 50	479 66	523 33	568 81	616 54	667 07	721 13	779 72	73
55	322 69	361 89	401 99	443 15	485 58	529 54	575 41	623 61	674 88	730 03	790 18	74
56	327 31	366 76	407 09	448 46	491 09	535 31	581 50	630 24	682 28	738 58	800 48	75
57	331 76	371 41	411 90	453 41	496 20	540 61	587 11	636 36	689 24	746 85	810 62	76
58	336 00	375 80	416 39	457 99	500 85	545 41	592 22	642 03	695 81	754 79	820 64	77
59	340 02	379 89	420 52	462 11	505 01	549 71	596 85	647 26	702 02	762 46	830 54	78
60	343 75	383 64	424 21	465 75	508 67	553 51	601 01	652 05	707 77	769 83	840 32	79
61	347 18	387 00	427 47	468 93	511 87	556 89	604 75	656 43	713 21	776 88	849 97	80

Modified Preliminary Term: Life Policy Paid-up in 20 Years.
Reserve Values American Experience
3½ per cent per each $1,000.

Age at Issue.	RESERVES AT THE END OF									
	1 Year	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	$7 72	$22 23	$37 32	$53 00	$69 32	$86 29	$103 95	$122 30	$141 40	$161 26
21	7 77	22 60	38 02	54 04	70 73	88 07	106 11	124 88	144 39	164 69
22	7 81	22 98	38 75	55 14	72 19	89 91	108 36	127 53	147 47	168 22
23	7 86	23 37	39 49	56 26	73 69	91 82	110 67	130 27	150 66	171 87
24	7 90	23 77	40 26	57 42	75 25	93 79	113 06	133 11	153 95	175 62
25	7 94	24 18	41 05	58 61	76 85	95 81	115 54	136 04	157 34	179 49
26	7 97	24 59	41 87	59 83	78 50	97 90	118 07	139 04	160 83	183 50
27	8 00	25 02	42 71	61 09	80 21	100 07	120 70	142 15	164 45	187 52
28	8 03	25 46	43 57	62 40	81 96	102 28	123 40	145 35	168 16	191 87
29	8 06	25 92	44 46	63 74	83 77	104 57	126 19	148 65	171 98	196 22
30	8 07	26 37	45 38	65 12	85 62	106 93	129 06	152 04	175 92	200 71
31	8 08	26 84	46 31	66 53	87 54	109 35	132 01	155 53	179 96	205 31
32	8 09	27 30	47 26	67 98	89 50	111 84	135 02	159 11	184 09	210 04
33	8 09	27 79	48 26	69 49	91 53	114 41	138 14	162 78	188 36	214 91
34	8 09	28 29	49 27	71 04	93 62	117 03	141 34	166 57	192 73	219 90
35	8 09	28 79	50 29	72 59	95 73	119 73	144 61	170 44	197 23	225 06
36	8 05	29 30	51 34	74 21	97 91	122 50	147 98	174 41	201 82	230 23
37	8 01	29 82	52 42	75 85	100 15	125 33	151 44	178 49	206 53	235 57
38	7 97	30 34	53 52	77 55	102 45	128 26	154 98	182 67	211 32	241 01
39	7 92	30 87	54 65	79 29	104 81	131 25	158 61	186 92	216 22	246 55
40	7 85	31 42	55 81	81 08	107 24	134 31	162 30	191 26	221 19	252 12
41	7 77	31 96	57 01	82 90	109 71	137 42	166 06	195 65	226 20	257 78
42	7 68	32 52	58 21	84 78	112 22	140 58	169 86	200 08	231 23	263 36
43	7 57	33 07	59 44	86 66	114 77	143 77	173 69	204 50	236 26	268 98
44	7 46	33 64	60 67	88 57	117 35	146 98	177 50	208 93	241 28	274 58
45	7 32	34 19	61 92	90 49	119 91	150 17	181 31	213 32	246 26	280 14
46	7 17	34 76	63 17	92 39	122 45	153 34	185 08	217 69	251 20	285 64
47	7 00	35 30	64 39	94 26	124 96	156 47	188 80	220 00	256 06	291 04
48	6 82	35 82	65 58	96 13	127 46	159 57	192 50	226 26	260 88	296 39
49	6 62	36 31	66 76	97 96	129 92	162 65	196 15	230 46	265 60	301 63
50	6 40	36 80	67 93	99 79	132 37	165 69	199 76	234 60	270 26	306 76
51	6 17	37 28	69 09	101 60	134 80	168 70	203 31	238 68	274 82	311 78
52	5 92	37 75	70 25	103 39	137 20	171 66	206 83	242 69	279 29	316 67
53	5 65	38 20	71 38	105 16	139 57	174 61	210 28	246 62	283 65	321 42
54	5 36	38 65	72 49	106 92	141 93	177 51	213 67	250 46	287 88	326 02
55	5 07	39 07	73 61	108 68	144 26	180 35	217 01	254 20	292 00	330 47
56	4 75	39 50	74 73	110 42	146 58	183 19	220 27	257 85	295 99	334 72
57	4 43	39 93	75 84	112 15	148 85	185 95	223 46	261 40	299 81	338 77
58	4 09	40 33	76 92	113 84	151 08	188 65	226 55	264 80	303 45	342 57
59	3 74	40 73	78 00	115 52	153 29	191 30	229 54	268 06	306 87	346 08
60	3 39	41 13	79 07	117 19	155 46	193 87	232 42	271 14	310 07	349 31

Modified Preliminary Term: Life Policy Paid-up in 20 Years.
Reserve Values American Experience
3½ per cent per each $1,000.

Age at Issue.	RESERVES AT THE END OF									
	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	181 94	203 45	225 82	$249 10	$273 31	$298 51	$324 74	$352 05	$380 46	$410 03
21	185 81	207 77	230 62	254 39	279 13	304 86	331 64	359 50	388 51	418 69
22	189 79	212 24	235 58	259 86	285 12	311 40	338 74	367 20	396 80	427 62
23	193 91	216 84	240 69	265 50	291 30	318 14	346 06	375 10	405 34	436 81
24	198 16	221 59	245 97	271 31	297 67	325 08	353 60	383 27	414 16	446 28
25	202 54	226 50	251 40	277 30	304 22	332 22	361 35	391 66	423 19	456 00
26	207 05	231 53	256 99	283 46	310 96	339 57	369 33	400 28	432 48	466 06
27	211 70	236 74	262 75	289 79	317 90	347 14	377 55	409 15	442 05	476 26
28	216 49	242 67	268 67	296 31	325 04	354 90	385 97	418 22	451 84	486 77
29	221 41	247 57	274 76	303 00	332 37	362 87	394 61	427 57	461 87	497 53
30	226 46	253 22	281 00	309 89	339 88	371 06	403 45	437 12	472 12	508 49
31	231 65	259 01	287 42	316 93	347 58	379 40	412 50	446 85	482 56	519 67
32	236 98	264 95	293 99	324 15	355 45	387 93	421 71	456 77	493 18	531 04
33	242 46	271 05	300 73	331 54	363 50	396 68	431 10	466 85	503 98	542 58
34	248 07	277 31	307 62	339 08	371 70	405 54	440 64	477 09	514 93	554 36
35	253 81	283 68	314 64	346 75	380 02	414 50	450 30	487 44	526 02	566 15
36	259 66	290 17	321 79	354 53	388 45	423 60	460 07	497 90	537 22	578 15
37	265 64	296 79	329 03	362 41	396 96	432 78	469 91	508 46	548 51	590 22
38	271 72	303 49	336 33	370 36	405 56	442 02	479 83	519 08	559 89	602 39
39	277 86	310 24	343 72	378 35	414 18	451 31	489 78	529 75	571 30	614 63
40	284 06	317 04	351 14	386 38	422 85	460 60	499 77	540 44	582 76	626 92
41	290 27	323 87	358 57	394 42	431 51	469 91	509 74	551 12	594 23	639 24
42	296 49	330 69	365 98	402 44	440 14	479 17	519 67	561 78	605 67	651 55
43	302 71	337 49	373 35	410 41	448 70	488 38	529 55	572 37	617 05	663 83
44	308 88	344 24	380 68	418 30	457 21	497 50	539 34	582 88	628 36	676 07
45	315 01	350 91	387 92	426 11	465 59	506 51	548 99	593 26	639 57	688 24
46	321 05	357 50	395 05	433 79	473 82	515 34	558 48	603 48	650 64	700 30
47	326 98	363 95	402 03	441 30	481 89	523 98	567 75	613 49	661 49	712 18
48	332 84	370 32	408 90	448 67	489 78	532 47	576 89	623 36	672 24	724 01
49	338 57	376 52	415 56	455 83	497 47	540 68	585 73	632 93	682 70	735 69
50	344 17	382 54	422 05	462 77	504 89	548 63	594 29	642 22	692 91	746 98
51	349 62	388 42	428 33	469 48	512 04	556 27	602 52	651 17	702 81	758 13
52	354 91	394 11	434 39	475 90	518 88	563 59	610 40	659 79	712 40	769 04
53	360 03	399 58	440 18	482 03	525 37	570 51	617 87	667 99	721 62	779 72
54	364 97	404 80	445 68	487 82	531 47	577 01	624 89	675 77	730 49	790 13
55	369 68	409 76	450 87	493 23	537 16	583 04	631 45	683 12	739 04	800 48
56	374 15	414 42	445 68	498 22	542 36	588 56	637 51	690 04	747 26	810 62
57	378 36	418 74	460 10	502 74	547 04	593 58	643 11	696 56	755 20	820 64
58	382 24	422 67	464 06	506 75	551 21	598 10	648 24	702 69	762 85	830 54
59	385 79	426 19	467 54	510 27	554 90	602 17	652 96	708 45	770 18	840 32
60	388 97	429 28	470 59	513 35	558 19	605 84	657 30	713 83	776 22	849 91

***Select and Ultimate Reserve per each $1,000. Life Policy Paid-up in 20 Years. American Table of Mortality with interest at 3½%.**

Age at Issue.	RESERVES AT THE END OF 1 Year.	2 Years.	3 Years.	4 Years.	5 Years.
20	$8 11	$24 81	$41 52	$58 04	$74 44
21	8 33	25 46	42 44	59 28	76 07
22	8 65	26 03	43 36	60 58	77 75
23	8 93	26 71	44 37	61 98	79 50
24	9 24	27 39	45 42	63 41	81 30
25	9 55	28 06	46 49	64 87	83 17
26	9 82	28 75	47 57	66 33	85 09
27	10 19	29 48	48 71	67 91	87 09
28	10 52	30 25	49 92	69 55	89 15
29	10 85	31 01	51 13	71 21	91 27
30	11 20	31 81	52 38	72 92	93 46
31	11 57	32 66	53 71	74 72	95 73
32	11 93	33 47	55 01	76 55	98 06
33	12 32	34 37	56 42	78 46	100 47
34	12 70	35 29	57 84	80 41	102 95
35	13 10	36 22	59 30	82 40	105 51
36	13 48	37 16	60 82	84 48	108 13
37	13 90	38 15	62 39	86 61	110 84
38	14 28	39 15	63 98	88 83	113 63
39	14 69	40 16	65 61	91 06	116 51
40	15 12	41 25	67 36	93 45	119 46
41	15 53	42 34	69 09	95 84	122 50
42	15 96	43 46	70 89	98 30	125 61
43	16 43	44 59	72 77	100 83	128 78
44	16 78	45 77	74 61	103 37	131 99
45	17 14	46 90	76 53	105 98	135 23
46	17 52	48 06	78 42	108 59	138 47
47	17 86	49 23	80 35	111 22	141 70
48	18 13	50 30	82 23	113 81	144 93
49	18 32	51 38	84 05	116 40	148 14
50	18 47	52 41	85 96	118 92	151 35
51	18 56	53 39	87 76	121 55	154 56
52	18 62	54 36	89 61	124 13	157 75
53	18 56	55 35	91 44	126 67	160 94
54	18 45	56 21	93 25	129 30	164 14
55	18 24	57 11	95 06	131 86	167 32
56	17 97	57 93	96 82	134 44	170 49
57	17 59	58 74	98 59	137 00	173 64
58	17 15	59 43	100 32	139 54	176 77
59	16 51	60 07	102 02	142 06	179 88
60	15 81	60 67	103 69	144 60	182 97

†Modified Net Reserve (New Jersey Standard) per each $1,000. Life Policy Paid-up in 20 Years. American Table of Mortality with interest at 3½%.

Age at Issue.	RESERVES AT THE END OF 1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	$7 56	$22 89	$38 78	$55 26	$72 38	$90 13	108 55
21	7 60	23 27	39 54	56 41	73 92	92 07	110 92
22	7 64	23 69	40 33	57 60	75 51	94 09	113 37
23	7 67	24 11	41 16	58 83	77 16	96 17	115 90
24	7 71	24 55	42 01	60 10	78 86	98 33	118 51
25	7 74	24 99	42 87	61 40	80 63	100 55	121 22
26	7 77	25 45	43 76	62 75	82 44	102 85	124 01
27	7 80	25 92	44 70	64 15	84 32	105 23	126 90
28	7 82	26 39	45 64	65 58	86 26	107 67	129 87
29	7 84	26 90	46 63	67 08	88 26	110 20	132 95
30	7 85	27 39	47 64	68 59	90 31	112 81	136 12
31	7 86	27 91	48 67	70 17	92 44	115 50	139 38
32	7 86	28 44	49 74	71 80	94 62	118 27	142 74
33	7 86	28 97	50 85	73 47	96 88	121 12	146 20
34	7 84	29 53	51 97	75 19	99 20	124 05	149 76
35	7 82	30 10	53 13	76 95	101 59	127 07	153 42
36	7 79	30 67	54 32	78 77	104 03	130 17	157 19
37	7 75	31 25	55 53	80 62	106 56	133 36	161 07
38	7 70	31 84	56 78	82 54	109 15	136 64	165 04
39	7 65	32 45	58 06	84 51	111 83	140 02	169 13
40	7 57	33 07	59 38	86 54	114 57	143 48	173 31
41	7 49	33 70	60 74	88 62	117 38	147 03	177 58
42	7 40	34 35	62 12	90 76	120 26	150 63	181 91
43	7 29	34 99	63 53	92 92	123 18	154 30	186 29
44	7 17	35 66	64 97	95 14	126 13	157 98	190 69
45	7 03	36 31	66 42	97 35	129 10	161 68	195 10
46	6 89	36 98	67 88	99 57	132 07	165 37	199 40
47	6 71	37 62	69 31	101 77	135 01	169 04	203 88
48	6 53	38 26	70 73	103 96	137 95	172 71	208 24
49	6 33	38 87	72 14	106 13	140 86	176 38	212 56
50	6 13	39 48	73 54	108 31	143 77	179 95	216 84
51	5 89	40 07	74 94	110 46	146 67	183 53	221 10
52	5 65	40 67	76 33	112 62	149 54	187 11	225 33
53	5 39	41 25	77 71	114 76	152 41	190 66	229 52
54	5 12	41 82	79 09	116 90	155 28	194 19	233 67
55	4 82	42 38	80 46	119 04	158 11	197 69	237 76
56	4 52	42 94	81 83	121 16	160 94	201 14	241 79
57	4 21	43 51	83 20	123 28	163 74	204 56	245 78
58	3 88	44 05	84 57	125 38	166 50	207 94	249 69
59	3 55	44 60	85 92	127 46	169 25	211 26	253 49
60	3 22	45 14	87 26	129 54	171 97	214 51	257 19

*The 6th year and thereafter the reserve on this plan is equivalent to the reserve on a regular 20 Premiums Life Policy American 3½ % which see.

†The 7th year and thereafter the reserve on this plan is equivalent to the reserve on regular 20 Premiums Life American 3½ % which see.

Net Premiums and Reserve Values per $1,000

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF 1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	$38 90	$32 71	$66 79	$102 29	$139 29	$177 84	$218 02	$259 90	$303 55	$349 05	$396 50
21	38 94	32 71	66 78	102 28	139 27	177 82	217 99	259 86	303 50	349 00	396 43
22	38 99	32 71	66 77	102 27	139 26	177 80	217 97	259 83	303 46	348 95	396 38
23	39 04	32 70	66 77	102 27	139 25	177 79	217 95	259 80	303 43	348 91	396 32
24	39 09	32 71	66 78	102 27	139 25	177 78	217 93	259 78	303 40	348 87	396 27
25	39 14	32 71	66 78	102 27	139 25	177 78	217 92	259 76	303 37	348 82	396 21
26	39 20	32 71	66 78	102 28	139 25	177 77	217 91	259 74	303 34	348 78	396 16
27	39 27	32 72	66 79	102 28	139 26	177 78	217 91	259 73	303 31	348 75	396 11
28	39 34	32 73	66 80	102 30	139 27	177 79	217 91	259 72	303 30	348 72	396 06
29	39 42	32 73	66 81	102 32	139 29	177 80	217 92	259 73	303 29	348 69	396 01
30	39 51	32 74	66 84	102 35	139 32	177 83	217 95	259 74	303 29	348 67	395 98
31	39 61	32 76	66 87	102 38	139 35	177 87	217 98	259 77	303 30	348 66	395 94
32	39 72	32 78	66 90	102 42	139 41	177 92	218 03	259 80	303 32	348 66	395 92
33	39 83	32 79	66 93	102 47	139 47	177 98	218 09	259 85	303 35	348 68	395 91
34	39 97	32 82	66 99	102 54	139 55	178 07	218 17	259 92	303 42	348 72	395 94
35	40 12	32 86	67 06	102 63	139 65	178 18	218 28	260 03	303 51	348 80	395 99
36	40 28	32 90	67 13	102 73	139 77	178 30	218 41	260 16	303 64	348 90	396 07
37	40 47	32 95	67 22	102 85	139 91	178 47	218 59	260 34	303 80	349 05	396 17
38	40 68	33 00	67 32	102 99	140 09	178 67	218 81	260 56	304 01	349 23	396 31
39	40 91	33 08	67 44	103 17	140 31	178 93	219 08	260 84	304 27	349 45	396 48
40	41 18	33 15	67 59	103 38	140 58	179 23	219 41	261 16	304 57	349 71	396 66
41	41 47	33 25	67 78	103 65	140 89	179 59	219 78	261 53	304 92	349 99	396 85
42	41 81	33 36	67 99	103 94	141 26	179 99	220 20	261 95	305 28	350 28	397 04
43	42 18	33 50	68 23	104 28	141 67	180 46	220 67	262 38	305 66	350 57	397 22
44	42 61	33 63	68 51	104 65	142 12	180 94	221 16	262 84	306 04	350 86	397 39
45	43 08	33 80	68 81	105 06	142 60	181 45	221 66	263 29	306 42	351 14	397 54
46	43 61	33 97	69 13	105 50	143 10	181 97	222 17	263 76	306 81	351 40	397 66
47	44 21	34 17	69 48	105 95	143 62	182 51	222 70	264 24	307 19	351 66	397 75
48	44 88	34 37	69 84	106 42	144 15	183 07	223 25	264 72	307 57	351 90	397 82
49	45 63	34 57	70 19	106 89	144 69	183 65	223 80	265 21	307 95	352 13	397 87
50	46 46	34 79	70 58	107 39	145 28	184 26	224 39	265 73	308 36	352 38	397 92
51	47 39	35 01	70 98	107 94	145 90	184 92	225 02	266 29	308 80	352 65	397 96
52	48 41	35 26	71 48	108 53	146 58	185 63	225 71	266 90	309 28	352 93	398 01
53	49 55	35 53	71 91	109 17	147 32	186 40	226 47	267 58	309 80	353 25	398 07
54	50 81	35 82	72 44	109 87	148 13	187 26	227 30	268 32	310 38	353 61	398 15
55	52 24	36 13	73 00	110 62	149 01	188 19	228 21	269 12	311 02	354 01	398 25
56	53 75	36 47	73 61	111 44	149 96	189 19	229 19	270 00	311 72	354 45	398 35
57	55 16	36 84	74 29	112 34	151 00	190 29	230 25	270 96	312 48	354 92	398 44
58	57 32	37 25	75 01	113 30	152 11	191 46	231 40	271 98	313 27	355 39	398 50
59	59 38	37 67	75 78	114 32	153 28	192 71	232 62	273 06	314 09	355 86	398 49
60	61 65	38 18	76 60	115 41	154 56	194 05	233 91	274 17	314 93	356 29	398 42
61	64 13	38 61	77 48	116 58	155 91	195 46	235 26	275 34	315 78	356 69	398 25
62	66 86	39 13	78 42	117 84	157 35	196 96	236 69	276 55	316 64	357 07	398 03
63	69 85	39 70	79 44	119 17	158 88	198 54	238 17	277 81	317 52	357 45	397 85
64	73 13	40 30	80 50	120 57	160 48	200 19	239 73	279 12	318 46	357 96	397 89
65	76 72	40 92	81 61	122 03	162 13	201 91	241 35	280 51	319 55	358 73	398 [illegible]

Net Premiums and Reserve Values per $1,000.

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue.	Reserves at the end of 11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	445 97	497 56	551 38	$607 52	$666 10	$727 23	$791 05	$857 69	$927 28	$1,000
21	445 90	497 49	551 29	607 43	666 00	727 14	790 97	857 62	927 24	1,000
22	445 83	497 41	551 20	607 34	665 91	727 05	790 88	857 54	927 20	1,000
23	445 75	497 33	551 12	607 24	665 81	726 94	790 78	857 47	927 15	1,000
24	445 70	497 25	551 03	607 14	665 70	726 84	790 68	857 38	927 10	1,000
25	445 63	497 17	550 94	607 04	665 59	726 72	790 57	857 29	927 04	1,000
26	445 56	497 09	550 84	606 92	665 46	726 60	790 45	857 19	926 98	1,000
27	445 50	497 00	550 73	606 80	665 34	726 46	790 33	857 09	926 91	1,000
28	445 43	496 91	550 63	606 68	665 20	726 32	790 19	856 97	926 84	1,000
29	445 36	496 82	550 52	606 55	665 06	726 17	790 05	856 85	926 76	1,000
30	445 29	496 74	550 41	606 42	664 91	726 02	789 89	856 71	926 67	1,000
31	445 24	496 65	550 30	606 29	664 76	725 85	789 73	856 57	926 58	1,000
32	445 19	496 58	550 20	606 16	664 60	725 68	789 55	856 40	926 47	1,000
33	445 17	496 52	550 10	606 03	664 44	725 49	789 35	856 23	926 35	1,000
34	445 16	496 46	550 02	605 91	664 28	725 29	789 14	856 03	926 22	1,000
35	445 17	496 45	549 94	605 78	664 10	725 07	788 89	855 81	926 07	1,000
36	445 20	496 43	549 87	605 64	663 89	724 82	788 62	855 56	925 90	1,000
37	445 26	496 43	549 79	605 48	663 66	724 54	788 32	855 28	925 72	1,000
38	445 34	496 43	549 70	605 30	663 40	724 22	787 98	854 96	925 51	1,000
39	445 43	496 42	549 59	605 09	663 11	723 86	787 59	854 61	925 27	1,000
40	445 52	496 40	549 46	604 86	662 78	723 45	787 16	854 21	925 01	1,000
41	445 60	496 37	549 31	604 58	662 39	722 99	786 67	853 77	924 71	1,000
42	445 67	496 31	549 11	604 25	661 94	722 46	786 11	853 26	924 38	1,000
43	445 73	496 22	548 87	603 86	661 43	721 86	785 48	852 70	924 00	1,000
44	445 75	496 09	548 57	603 40	660 84	721 17	784 76	852 05	923 58	1,000
45	445 74	495 91	548 21	602 88	660 17	720 40	783 96	851 33	923 10	1,000
46	445 69	495 67	547 79	602 27	659 39	719 51	783 05	850 52	922 57	1,000
47	445 60	495 38	547 29	601 57	658 52	718 52	782 03	849 61	921 97	1,000
48	445 48	495 04	546 72	600 77	657 53	717 41	780 89	848 59	921 30	1,000
49	445 31	494 63	546 06	599 87	656 43	716 16	779 61	847 46	920 56	1,000
50	445 12	494 18	545 33	598 89	655 22	714 79	778 20	846 20	919 72	1,000
51	444 90	493 67	544 53	597 81	653 88	713 28	776 64	844 80	918 80	1,000
52	444 67	493 13	543 67	596 62	652 41	711 61	774 92	843 25	917 77	1,000
53	444 43	492 55	542 73	595 32	650 80	709 78	773 02	841 54	916 63	1,000
54	444 18	491 93	541 71	593 91	649 03	707 75	770 91	839 63	915 37	1,000
55	443 91	491 23	540 58	592 34	647 08	705 50	768 57	837 52	913 98	1,000
56	443 60	490 43	539 33	590 59	644 88	702 99	765 97	835 19	912 43	1,000
57	443 25	489 61	537 91	588 63	642 42	700 19	763 09	832 63	910 73	1,000
58	442 80	488 60	536 28	586 39	639 68	697 11	759 95	829 81	908 86	1,000
59	442 24	487 40	534 42	583 91	636 68	693 77	756 54	826 75	906 80	1,000
60	441 55	486 03	532 36	581 22	633 47	690 22	752 90	823 44	904 54	1,000
61	440 72	484 52	530 19	578 43	630 15	686 51	749 05	819 88	902 05	1,000
62	439 86	483 01	528 04	575 68	626 85	682 76	745 05	816 10	899 32	1,000
63	439 11	481 67	526 10	573 13	623 69	679 04	740 98	812 06	896 33	1,000
64	438 65	480 68	524 55	570 94	620 80	675 46	736 76	807 74	893 08	1,000
65	438 69	480 27	523 57	569 25	618 29	671 93	732 41	803 13	889 47	1,000

Twenty Years (First Year Term and 19 Years) Endowment Policy

American Experience 3½ per cent.

*1st Yr. Term		19 Year Endowment.									
				Reserves at end of							
Age.	Net Premium 1 Year Term.	Age.	Net Premium 19 Year Endowment.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
20	$ 7 54	21	$41 36	$35 23	$71 93	110 18	150 04	191 58	234 87	280 00	327 65
21	7 59	22	41 40	35 22	71 92	110 17	150 02	191 55	234 84	279 95	327 00
22	7 64	23	41 45	35 22	71 92	110 16	150 00	191 53	234 81	279 91	326 95
23	7 69	24	41 50	35 22	71 92	110 15	149 99	191 51	234 78	279 87	326 90
24	7 74	25	41 55	35 22	71 92	110 14	149 98	191 49	234 75	279 84	326 85
25	7 79	26	41 61	35 22	71 92	110 14	149 97	191 48	234 73	279 81	326 80
26	7 86	27	41 67	35 22	71 92	110 14	149 97	191 47	234 71	279 78	326 75
27	7 92	28	41 74	35 22	71 92	110 14	149 97	191 46	234 69	279 75	326 71
28	7 98	29	41 82	35 23	71 93	110 15	149 97	191 45	234 68	279 73	326 68
29	8 06	30	41 90	35 24	71 94	110 16	149 98	191 46	234 68	279 71	326 65
30	8 14	31	41 99	35 25	71 96	110 18	150 00	191 47	234 68	279 70	326 62
31	8 22	32	42 09	35 26	71 98	110 20	150 02	191 49	234 69	279 70	326 60
32	8 32	33	42 21	35 27	72 01	110 24	150 06	191 52	234 71	279 71	326 59
33	8 42	34	42 33	35 29	72 05	110 29	150 11	191 56	234 75	279 73	326 60
34	8 53	35	42 47	35 32	72 09	110 35	150 17	191 62	234 81	279 77	326 62
35	8 64	36	42 63	35 35	72 14	110 42	150 25	191 70	234 89	279 84	326 67
36	8 78	37	42 80	35 39	72 20	110 51	150 35	191 81	235 00	279 94	326 75
37	8 92	38	43 00	35 43	72 28	110 62	150 48	191 95	235 14	280 08	326 87
38	9 09	39	43 22	35 48	72 38	110 75	150 64	192 13	235 32	280 26	327 02
39	9 26	40	43 47	35 54	72 50	110 91	150 85	192 35	235 54	280 48	327 20
40	9 46	41	43 75	35 62	72 64	111 11	151 09	192 62	235 81	280 73	327 41
41	9 67	42	44 06	35 72	72 81	111 35	151 38	192 94	236 12	281 01	327 64
42	9 91	43	44 42	35 83	73 01	111 63	151 70	193 29	236 46	281 31	327 86
43	10 16	44	44 82	35 95	73 24	111 94	152 04	193 66	236 82	281 61	328 07
44	10 46	45	45 26	36 08	73 49	112 27	152 48	194 05	237 19	281 90	328 27
45	10 79	46	45 77	36 23	73 75	112 62	152 82	194 44	237 52	282 17	328 45
46	11 17	47	46 34	36 39	74 02	112 98	153 21	194 82	237 89	282 43	328 60
47	11 59	48	46 97	36 56	74 30	113 34	153 60	195 20	238 22	282 68	328 73
48	12 09	49	47 68	36 73	74 59	113 71	154 00	195 59	238 56	282 93	328 84
49	12 66	50	48 47	36 91	74 90	114 09	154 41	196 00	238 91	283 18	328 94
50	13 31	51	49 35	37 10	75 23	114 49	154 86	193 44	239 28	283 44	329 05
51	14 05	52	50 33	37 29	75 58	114 92	155 35	196 91	239 68	283 72	329 17
52	14 87	53	51 42	37 50	75 95	115 39	155 87	197 42	240 12	284 03	329 30
53	15 78	54	52 62	37 73	76 35	115 91	156 44	197 98	240 60	284 38	329 44
54	16 81	55	53 96	37 98	76 79	116 48	157 07	198 60	241 13	284 77	329 61
55	17 94	56	55 43	38 25	77 27	117 10	157 75	199 28	241 72	285 20	329 81
56	19 21	57	57 07	38 55	77 80	117 78	158 51	200 02	242 38	285 67	330 03
57	20 61	58	58 87	38 88	78 38	118 52	159 32	200 82	243 08	286 17	330 26
58	22 16	59	60 85	39 23	79 00	119 31	160 18	201 68	243 82	286 70	330 47
59	23 88	60	63 03	39 60	79 65	120 15	161 11	202 59	244 60	287 24	330 65
60	25 79	61	65 43	40 00	80 34	121 05	162 11	203 54	245 41	287 78	330 78

*The reserve at end of one year on a one year term policy is nothing.

NET PREMIUMS AND RESERVE VALUES PER $1,000.

Twenty Years (First Year Term and 19 Years) Endowment Policy. American Experience 3½ Per Cent.

19 Year Endowment.

Age at Issue.	RESERVES AT END OF											
	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	Attained age of Insured.
21	$376 09	$427 24	$480 57	$536 21	$594 26	654 81	718 01	783 99	852 87	924 83	$1,000	40
22	376 03	427 17	480 49	536 12	594 16	654 71	717 91	783 90	852 80	924 79	1,000	41
23	375 97	427 10	480 41	536 03	594 06	654 61	717 81	783 81	852 73	924 75	1,000	42
24	375 91	427 03	480 33	535 94	593 96	654 51	717 71	783 71	852 65	924 70	1,000	43
25	375 85	426 96	480 25	535 85	593 86	654 40	717 61	783 61	852 57	924 64	1,000	44
26	375 79	426 89	480 16	535 75	593 75	654 28	717 48	783 49	852 47	924 57	1,000	45
27	375 73	426 81	480 07	535 65	593 63	654 15	717 35	783 36	852 36	924 50	1,000	46
28	375 68	426 73	479 98	535 54	593 50	654 01	717 21	783 23	852 25	924 43	1,000	47
29	375 63	426 65	479 89	535 42	593 37	653 87	717 06	783 09	852 14	924 35	1,000	48
30	375 58	426 58	479 80	535 30	593 24	653 72	716 90	782 94	852 01	924 26	1,000	49
31	375 53	426 51	479 70	535 18	593 10	653 56	716 73	782 77	851 86	924 19	1,000	50
32	375 49	426 45	479 60	535 06	592 96	653 40	716 57	782 59	851 70	924 09	1,000	51
33	375 46	426 40	479 52	534 95	592 83	653 24	716 36	782 41	851 53	923 96	1,000	52
34	375 44	426 36	479 45	534 84	592 69	653 05	716 18	782 21	851 34	923 85	1,000	53
35	375 45	426 34	479 39	534 73	592 55	652 87	715 95	781 99	851 13	923 72	1,000	54
36	375 47	426 34	479 34	534 63	592 40	652 67	715 72	781 74	850 90	923 57	1,000	55
37	375 52	426 35	479 30	534 53	592 24	652 45	715 45	781 45	850 64	923 40	1,000	56
38	375 60	426 38	479 27	534 43	592 03	652 21	715 15	781 12	850 35	923 18	1,000	57
39	375 71	426 43	479 24	534 31	591 82	651 93	714 81	780 75	850 02	922 96	1,000	58
40	375 84	426 46	479 20	534 18	591 58	651 60	714 43	780 33	849 65	922 71	1,000	59
41	375 98	426 50	479 14	534 02	591 31	651 21	713 99	779 86	849 23	922 45	1,000	60
42	376 11	426 55	479 05	533 81	590 98	650 77	713 49	779 33	848 76	922 13	1,000	61
43	376 24	426 55	478 93	533 55	590 59	650 27	712 88	778 73	848 20	921 78	1,000	62
44	376 35	426 52	478 77	533 23	590 13	649 69	712 24	778 05	847 59	921 38	1,000	63
45	376 43	426 46	478 56	532 85	589 62	649 02	711 47	777 28	846 90	920 93	1,000	64
46	376 47	426 36	478 29	532 41	589 00	648 26	710 61	776 41	846 13	920 43	1,000	65
47	376 48	426 21	477 95	531 88	588 29	647 40	709 64	775 43	845 29	919 84	1,000	66
48	376 46	426 00	477 54	531 27	587 48	646 43	708 56	774 33	844 29	919 23	1,000	67
49	376 41	425 74	477 08	530 58	586 57	645 34	707 35	773 10	843 20	918 51	1,000	68
50	376 34	425 44	476 53	529 80	585 56	644 12	705 99	771 73	842 00	917 71	1,000	69
51	376 25	425 12	475 95	528 94	584 45	642 78	704 49	770 22	840 65	916 83	1,000	70
52	376 11	424 77	475 31	528 01	583 23	641 31	702 87	768 56	839 19	915 86	1,000	71
53	376 01	424 39	474 62	527 00	581 89	639 70	701 07	766 70	837 54	914 78	1,000	72
54	375 92	423 98	473 87	525 90	580 43	637 93	699 06	764 66	835 71	913 57	1,000	73
55	375 81	423 54	473 06	524 69	578 82	635 97	696 90	762 40	833 67	912 24	1,000	74
56	375 71	423 07	472 17	523 36	577 05	633 85	694 44	759 89	831 43	910 75	1,000	75
57	375 59	422 55	471 19	521 89	575 09	631 42	691 73	757 11	828 95	909 12	1,000	76
58	375 44	421 96	470 09	520 24	572 88	628 75	688 70	754 03	826 26	907 32	1,000	77
59	375 23	421 27	468 83	518 36	570 38	625 75	685 38	750 66	823 26	905 33	1,000	78
60	374 94	420 40	467 34	516 21	567 62	622 45	681 79	747 00	819 99	903 15	1,000	79
61	374 55	419 41	465 67	513 83	564 63	618 94	677 95	743 10	816 45	900 75	1,000	80

NET PREMIUMS AND RESERVE VALUES PER $1,000.

TEN-YEAR TERM POLICY.

Age at Issue.	AMERICAN 3½ PER CENT.									
	Net Annual Premiums.	RESERVE VALUES AT END OF								
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.
20	$7 76	$0 24	$0 42	$0 56	$0 67	$0 72	$0 71	$0 65	$0 51	$0 29
21	7 82	24	44	60	71	76	77	69	55	33
22	7 88	25	45	64	76	82	82	75	59	34
23	7 95	27	49	68	81	87	87	79	63	36
24	8 02	29	54	73	87	95	95	86	68	40
25	8 10	32	58	80	94	1 03	1 02	93	74	44
26	8 18	34	62	86	1 02	1 09	1 10	1 01	80	46
27	8 27	37	68	93	1 09	1 19	1 20	1 08	86	50
28	8 37	40	74	1 00	1 20	1 30	1 29	1 17	94	55
29	8 47	43	80	1 09	1 30	1 40	1 41	1 30	1 04	61
30	8 59	47	87	1 19	1 42	1 54	1 55	1 42	1 14	66
31	8 72	51	96	1 30	1 56	1 70	1 71	1 58	1 25	74
32	8 86	57	1 04	1 43	1 71	1 87	1 89	1 73	1 38	81
33	9 01	61	1 13	1 57	1 88	2 06	2 07	1 90	1 51	90
34	9 18	67	1 27	1 73	2 08	2 26	2 28	2 09	1 67	98
35	9 36	75	1 40	1 92	2 29	2 50	2 51	2 30	1 85	1 19
36	9 57	83	1 54	2 11	2 53	2 75	2 78	2 56	2 06	1 22
37	9 80	92	1 70	2 34	2 80	3 06	3 09	2 86	2 29	1 37
38	10 06	1 01	1 88	2 59	3 12	3 41	3 46	3 20	2 58	1 55
39	10 34	1 13	2 10	2 90	3 50	3 84	3 89	3 61	2 92	1 74
40	10 67	1 26	2 36	3 27	3 95	4 34	4 42	4 10	3 33	2 00
41	11 03	1 43	2 67	3 71	4 47	4 94	5 03	4 68	3 80	2 28
42	11 45	1 61	3 04	4 21	5 10	5 63	5 75	5 36	4 34	2 60
43	11 92	1 84	3 45	4 80	5 80	6 43	6 56	6 10	4 94	2 95
44	12 45	2 08	3 92	5 45	6 60	7 31	7 44	6 92	5 58	3 32
45	13 05	2 37	4 46	6 19	7 51	8 29	8 43	7 80	6 29	3 76
46	13 73	2 69	5 05	7 02	8 48	9 35	9 48	8 77	7 07	4 21
47	14 50	3 04	5 71	7 91	9 54	10 49	10 63	9 83	7 92	4 72
48	15 35	3 42	6 40	8 86	10 67	11 72	11 88	10 98	8 85	5 26
49	16 31	3 82	7 15	9 88	11 89	13 06	13 23	12 23	9 85	5 85
50	17 37	4 26	7 96	10 98	13 23	14 53	14 72	13 60	10 94	6 52
51	18 55	4 72	8 83	12 20	14 69	16 13	16 34	15 09	12 16	7 24
52	19 86	5 24	9 80	13 53	16 30	17 89	18 12	16 75	13 51	8 05
53	21 30	5 82	10 86	15 00	18 05	19 82	20 08	18 58	14 97	8 93
54	22 90	6 42	12 01	16 58	19 95	21 92	22 23	20 56	16 58	9 90
55	24 67	7 10	13 25	18 30	22 05	24 23	24 58	22 75	18 36	10 96
56	26 62	7 82	14 62	20 20	24 34	26 76	27 15	25 14	20 32	12 16
57	28 76	8 62	16 12	22 28	26 86	29 54	29 98	27 80	22 50	13 47
58	31 12	9 50	17 75	24 55	29 59	32 56	33 10	30 73	24 89	14 91
59	33 72	10 43	19 53	27 01	32 58	35 90	36 53	33 94	27 52	16 58
60	36 57	11 46	21 45	29 69	35 86	39 54	40 26	37 45	30 41	18 27

NOTE.—At the end of 10 years the reserve is nothing at all ages.

PER $1,000.

FIFTEEN-YEAR TERM POLICY

AMERICAN 3½ PER CENT.

Age at Issue	Net Annual Premium	Reserve at the end of 1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	11 Years	12 Years	13 Years	14 Years
20	7 91	60	1 34	1 74	1 05	1 33	1 56	1 74	1 86	1 95	1 95	1 89	1 72	1 47	1 11	60
21	7 96	40	78	1 12	1 41	1 66	1 87	2 02	2 09	2 10	2 02	1 88	1 59	1 19	67
22	8 05	43	82	1 20	1 52	1 79	2 02	2 17	2 26	2 26	2 18	2 01	1 71	1 28	78
23	8 13	47	89	1 29	1 63	1 93	2 17	2 34	2 44	2 48	2 37	2 17	1 85	1 39	79
24	8 22	50	97	1 39	1 77	2 10	2 36	2 54	2 65	2 67	2 57	2 36	2 02	1 53	86
25	8 32	55	1 05	1 51	1 92	2 28	2 55	2 76	2 88	2 90	2 80	2 59	2 21	1 68	94
26	8 42	59	1 14	1 65	2 09	2 46	2 78	3 01	3 14	3 16	3 07	2 83	2 43	1 83	1 03
27	8 53	64	1 24	1 79	2 27	2 69	3 04	3 28	3 43	3 46	3 35	3 10	2 66	2 01	1 13
28	8 66	70	1 35	1 95	2 46	2 95	3 31	3 58	3 76	3 80	3 68	3 40	2 92	2 21	1 26
29	8 79	76	1 47	2 12	2 71	3 21	3 62	3 94	4 12	4 17	4 04	3 72	3 19	2 42	1 37
30	8 94	83	1 61	2 33	2 97	3 53	3 98	4 33	4 54	4 57	4 44	4 09	3 53	2 65	1 50
31	9 10	91	1 76	2 56	3 27	3 88	4 40	4 78	5 00	5 05	4 90	4 54	3 91	2 96	1 65
32	9 28	1 01	1 95	2 81	3 60	4 29	4 86	5 27	5 53	5 59	5 44	5 03	4 35	3 31	1 80
33	9 48	1 10	2 14	3 11	3 99	4 75	5 37	5 84	6 12	6 21	6 04	5 61	4 85	3 70	2 11
34	9 70	1 22	2 39	3 46	4 43	5 26	5 97	6 49	6 83	6 92	6 76	6 26	5 44	4 14	2 35
35	9 95	1 37	2 66	3 85	4 93	5 87	6 65	7 26	7 64	7 77	7 60	7 08	6 14	4 72	2 71
36	10 24	1 52	2 96	4 29	5 50	6 55	7 45	8 13	8 59	8 75	8 56	8 01	6 96	5 36	3 07
37	10 55	1 70	3 30	4 81	6 16	7 38	8 38	9 17	9 69	9 90	9 72	9 09	7 92	6 09	3 50
38	10 91	1 90	3 70	5 39	6 93	8 29	9 45	10 36	10 97	11 22	11 03	10 33	8 99	6 92	3 96
39	11 31	2 14	4 16	6 06	7 82	9 37	10 69	12 73	12 43	12 72	12 52	11 70	10 18	7 82	4 47
40	11 76	2 40	4 66	6 85	8 83	10 59	12 10	13 29	14 09	14 43	14 17	13 25	11 51	8 82	5 04
41	12 26	2 71	5 30	7 74	9 97	11 99	13 70	15 05	15 96	16 31	16 02	14 94	12 96	9 93	5 68
42	12 83	3 05	5 97	8 74	11 28	13 55	15 49	17 01	18 01	18 39	18 03	16 80	14 56	11 17	6 38
43	13 46	3 45	6 75	9 87	12 73	15 30	17 47	19 17	20 27	20 67	20 25	18 87	16 36	12 52	7 15
44	14 17	3 88	7 61	11 11	14 34	17 22	19 64	21 52	22 73	23 15	22 67	21 11	18 28	13 99	7 99
45	14 97	4 38	8 56	12 48	16 12	19 32	22 02	24 06	25 41	25 89	25 33	23 57	20 41	15 61	8 92
46	15 85	4 91	9 60	14 01	18 03	21 60	24 68	26 87	28 35	28 85	28 22	26 25	22 73	17 40	9 94
47	16 84	5 49	10 74	15 64	20 12	24 06	27 56	29 90	31 53	32 09	31 38	29 19	25 28	19 35	11 04
48	17 94	6 13	11 95	17 40	22 36	26 72	30 39	33 19	34 99	35 60	34 82	32 41	28 08	21 51	12 30
49	19 15	6 80	13 28	19 28	24 77	29 60	33 65	36 76	38 76	39 44	38 58	35 92	31 13	23 86	13 66
50	20 49	7 53	14 67	21 33	27 40	32 74	37 22	40 66	42 84	43 63	42 70	39 77	34 49	26 44	15 14
51	21 97	8 31	16 20	23 58	30 26	36 15	41 09	44 89	47 35	48 21	47 20	43 99	38 17	29 30	16 60
52	23 60	9 18	17 88	26 99	33 37	39 87	45 31	49 52	52 35	53 23	52 14	48 41	42 28	32 44	18 08
53	25 39	10 11	19 88	26 61	36 78	43 90	49 91	54 56	57 58	58 69	57 58	53 70	46 71	35 92	20 68
54	27 35	11 11	21 64	31 45	40 57	48 26	54 90	60 08	63 34	64 66	63 44	59 28	51 61	39 74	22 30
55	29 50	12 19	23 74	34 80	44 83	53 01	60 32	65 99	69 72	71 16	69 89	65 37	56 98	43 90	25 04
56	31 84	13 35	26 01	37 82	48 69	58 12	66 16	72 42	76 58	78 34	76 91	72 01	62 64	48 54	28 04
57	34 42	14 60	[illegible]	41 [illegible]	53 [illegible]	63 43	72 48	79 37	84 00	85 88	84 30	79 21	69 20	53 62	30 96
58	37 21	15 95	31 06	45 18	58 07	69 49	79 18	86 80	91 91	94 66	92 61	86 89	76 00	58 82	34 00
59	40 23	17 35	33 81	49 17	63 22	76 70	86 31	94 64	[illegible]	103 86	101 16	94 86	83 09	64 33	37 28
60	43 50	18 82	36 69	53 37	68 65	83 22	93 75	103 84	109 00	111 44	110 05	103 33	90 43	70 04	40 88

NOTE. At end of 15 years the reserve is nothing at all ages.

NET PREMIUMS AND RESERVE VALUES PER $1,000.

TWENTY-YEAR TERM POLICY.

Age at Issue.	AMERICAN 3½ PER CENT.									
	Net Annual Premiums.	RESERVE VALUES AT END OF								
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.
20	$ 8 09	$ 0 58	$ 1 12	$ 1 63	$ 2 13	$ 2 58	$ 2 99	$ 3 37	$ 3 69	$ 3 96
21	8 17	61	1 19	1 76	2 28	2 77	3 24	3 64	3 99	4 29
22	8 27	65	1 27	1 89	2 47	3 01	3 50	3 95	4 33	4 65
23	8 37	71	1 39	2 05	2 67	3 26	3 80	4 28	4 71	5 06
24	8 48	76	1 51	2 22	2 90	3 55	4 13	4 66	5 13	5 52
25	8 60	84	1 65	2 43	3 16	3 87	4 50	5 09	5 60	6 03
26	8 73	91	1 79	2 65	3 45	4 20	4 93	5 57	6 13	6 60
27	8 87	1 00	1 96	2 89	3 77	4 62	5 40	6 10	6 72	7 26
28	9 08	1 09	2 15	3 17	4 15	5 08	5 93	6 71	7 41	8 00
29	9 21	1 20	2 36	3 48	4 57	5 58	6 53	7 41	8 19	8 85
30	9 40	1 32	2 60	3 85	5 05	6 18	7 24	8 22	9 09	9 81
31	9 62	1 46	2 89	4 27	5 60	6 86	8 05	9 14	10 10	10 93
32	9 87	1 62	3 20	4 74	6 23	7 65	8 98	10 19	11 28	12 21
33	10 14	1 79	3 55	5 28	6 94	8 53	10 02	11 39	12 61	13 69
34	10 45	2 00	3 98	5 90	7 77	9 53	11 21	12 75	14 15	15 37
35	10 80	2 25	4 45	6 61	8 69	10 68	12 56	14 31	15 90	17 29
36	11 18	2 51	4 98	7 39	9 73	11 96	14 10	16 07	17 89	19 46
37	11 61	2 81	5 57	8 28	10 90	13 43	15 83	18 08	20 12	21 93
38	12 10	3 14	6 24	9 28	12 24	15 08	17 79	20 33	22 65	24 69
39	12 63	3 52	6 99	10 40	13 74	16 95	20 00	22 86	25 47	27 77
40	13 23	3 94	7 84	11 67	15 42	19 02	22 47	25 68	28 62	31 19
41	13 89	4 42	8 79	13 10	17 29	21 35	25 21	28 82	32 10	34 95
42	14 63	4 94	9 85	14 68	19 38	23 92	28 24	32 27	35 91	39 07
43	15 45	5 54	11 02	16 42	21 67	26 75	31 57	36 03	40 07	43 55
44	16 37	6 17	12 30	18 32	24 19	29 84	35 17	40 12	44 57	48 42
45	17 37	6 89	13 71	20 41	26 94	33 19	39 10	44 55	49 45	53 71
46	18 49	7 67	15 24	22 69	29 89	36 81	43 31	49 33	54 75	59 44
47	19 71	8 50	16 91	25 12	33 09	40 69	47 87	54 50	60 47	65 64
48	21 06	9 41	18 67	27 74	36 50	44 87	52 77	60 07	66 64	72 33
49	22 55	10 36	20 57	30 52	40 15	49 36	58 05	66 07	73 29	79 55
50	24 17	11 39	22 59	33 52	44 10	54 21	63 73	72 54	80 46	87 36
51	25 94	12 48	24 75	36 74	48 32	59 39	69 82	79 47	88 18	95 76
52	27 87	13 66	27 09	40 18	52 84	64 94	76 34	86 91	96 46	104 78
53	29 95	14 92	29 56	43 84	57 63	70 83	83 29	94 83	105 26	114 37
54	32 21	16 23	32 16	47 69	62 69	77 05	90 61	103 17	114 55	124 51
55	34 64	17 61	34 88	51 72	68 01	83 59	98 30	111 94	124 31	135 16
56	37 25	19 04	37 73	55 95	73 55	90 41	106 31	121 08	134 49	146 27
57	40 04	20 55	40 71	60 34	79 32	97 48	114 63	130 57	145 07	157 79
58	43 03	22 12	43 79	64 90	85 29	104 80	123 25	140 41	156 00	169 71
59	46 24	23 71	46 96	69 59	91 45	112 37	132 16	150 55	167 28	182 01
60	49 66	25 38	50 23	74 43	97 81	120 18	141 32	160 99	178 90	194 68

NOTE.—At the end of 20 years the reserve is nothing at all ages.

NET PREMIUMS AND RESERVE VALUES PER $1,000.

TWENTY-YEAR TERM POLICY.

AMERICAN 3½ PER CENT.

Age at Issue.	RESERVE VALUES AT END OF									
	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$4 17	$4 29	$4 33	$4 29	$4 13	$3 85	$3 44	$2 87	$2 13	$1 18
21	4 50	4 66	4 72	4 66	4 49	4 19	3 76	3 14	2 32	1 29
22	4 89	5 07	5 12	5 07	4 90	4 58	4 10	3 42	2 53	1 40
23	5 34	5 51	5 58	5 53	5 36	5 01	4 48	3 75	2 77	1 54
24	5 81	6 01	6 10	6 06	5 86	5 48	4 91	4 10	3 04	1 68
25	6 36	6 60	6 69	6 65	6 43	6 03	5 39	4 51	3 35	1 86
26	6 98	7 23	7 35	7 30	7 06	6 62	5 93	4 97	3 71	2 06
27	7 67	7 96	8 09	8 05	7 79	7 31	6 57	5 52	4 11	2 30
28	8 47	8 79	8 94	8 89	8 63	8 11	7 30	6 14	4 59	2 56
29	9 36	9 73	9 90	9 87	9 59	9 04	8 14	6 86	5 13	2 87
30	10 40	10 81	11 04	11 02	10 73	10 11	9 13	7 73	5 79	3 26
31	11 60	12 08	12 34	12 35	12 03	11 37	10 29	8 72	6 55	3 68
32	12 98	13 54	13 86	13 88	13 56	12 84	11 64	9 88	7 43	4 18
33	14 56	15 22	15 59	15 64	15 30	14 51	13 18	11 18	8 40	4 72
34	16 38	17 12	17 57	17 65	17 29	16 42	14 89	12 64	9 49	5 33
35	18 45	19 31	19 83	19 94	19 55	18 55	16 82	14 25	10 70	6 01
36	20 79	21 78	22 38	22 51	22 05	20 92	18 96	16 04	12 04	6 77
37	23 42	24 55	25 24	25 37	24 84	23 53	21 32	18 05	13 53	7 60
38	26 38	27 66	28 41	28 54	27 92	26 43	23 93	20 24	15 18	8 52
39	29 68	31 08	31 91	32 02	31 31	29 63	26 81	22 68	17 00	9 53
40	33 30	34 87	35 75	35 85	35 04	33 14	29 98	25 33	18 98	10 65
41	37 29	39 00	39 97	40 07	39 14	37 00	33 46	28 28	21 20	11 90
42	41 64	43 52	44 59	44 68	43 62	41 23	37 28	31 52	23 64	13 27
43	46 39	48 47	49 64	49 72	48 53	45 87	41 49	35 08	26 32	14 78
44	51 56	53 85	55 12	55 20	53 89	50 94	46 08	38 98	29 25	16 43
45	57 17	59 68	61 09	61 18	59 73	56 48	51 11	43 25	32 46	18 26
46	63 25	66 03	67 58	67 69	66 11	62 53	56 61	47 93	36 02	20 29
47	69 84	72 91	74 64	74 78	73 06	69 14	62 62	53 08	39 94	22 52
48	76 96	80 37	82 30	82 49	80 62	76 35	69 23	58 74	44 24	24 98
49	84 68	88 44	90 60	90 86	88 86	84 21	76 45	64 94	48 98	27 70
50	93 02	97 18	99 60	99 93	97 82	92 81	84 33	71 71	54 17	30 67
51	101 99	106 61	109 32	109 77	107 55	102 13	92 91	79 12	59 85	33 96
52	111 63	116 73	119 79	120 38	118 04	112 21	102 20	87 15	66 03	37 51
53	121 90	127 56	130 98	131 71	129 27	123 01	112 15	95 75	72 61	41 29
54	132 77	139 00	142 81	143 71	141 16	134 43	122 67	104 81	79 53	45 25
55	144 18	151 01	155 23	156 31	153 62	146 39	133 66	114 26	86 77	49 45
56	156 07	163 53	168 16	169 41	166 58	158 82	145 07	124 13	94 42	53 94
57	168 41	176 50	181 57	182 99	180 00	171 70	157 00	134 54	102 60	58 82
58	181 16	189 92	195 45	197 04	193 94	185 19	169 63	145 77	111 56	64 28
59	194 34	203 80	209 80	211 65	208 55	199 53	183 29	158 11	121 62	70 51
60	207 93	218 13	224 71	226 96	224 10	215 02	198 29	171 90	133 02	77 63

NOTE. At end of 20 years the reserve is nothing at all ages.

Net Premiums and Reserve Values for $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premium.	RESERVES AT THE END OF										
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
20	$12.67	$5.41	$11.04	$16.88	$22.95	$29.27	$35.84	$42.67	$49.76	$57.14	$64.79	$72.75
21	12.94	5.65	11.53	17.64	23.99	30.60	37.46	44.59	52.00	59.70	67.70	76.01
22	13.24	5.91	12.05	18.44	25.08	31.99	39.16	46.61	54.36	62.40	70.76	79.43
23	13.55	6.18	12.60	19.29	26.23	33.45	40.95	48.74	56.83	65.23	73.96	83.01
24	13.87	6.46	13.19	20.18	27.44	34.98	42.82	50.96	59.42	68.20	77.31	86.76
25	14.21	6.77	13.80	21.11	28.70	36.59	44.79	53.30	62.14	71.31	80.82	90.76
26	14.57	7.08	14.44	22.08	30.03	38.27	46.85	55.75	64.98	4.56	84.50	94.89
27	14.95	7.41	15.11	23.11	31.42	40.05	49.01	58.31	67.96	77.97	88 35	99.11
28	15.35	7.76	15.82	24.19	32.88	41.91	51.28	61.00	71.09	81.55	92.39	103.61
29	15.77	8.12	16.56	25.32	34.42	43.86	53.66	63.82	74.36	85.29	96.60	108.31
30	16.21	8.50	17.34	26.52	36.03	45.91	56.16	66.78	77.80	89.20	101.01	113.23
31	16.68	8.91	18.17	27.76	37.72	48.06	58.78	69.89	81.39	93.30	105.62	118.37
32	17.18	9.34	19.02	29.07	39.50	50.31	61.52	73.13	85.15	97.58	110.44	123.74
33	17.70	9.78	19.92	30.45	41.36	52.68	64.39	76.53	89.07	102.06	115.48	129.35
34	18.25	10.24	20.88	31.90	43.33	55.16	67.41	80.08	93.20	106.75	120.76	35.21
35	18.84	10.74	21.88	33.43	45.38	57.75	70.56	83.81	97.50	111.66	126.26	141.32
36	19.46	11.26	22.93	35.01	47.52	60.46	73.85	87.70	102.01	116.76	131.99	147.66
37	20.12	11.80	24.02	36.68	49.77	63.31	77.31	91.78	106.71	122.11	137.95	154.25
38	20.82	12.36	25.17	38.42	52.12	66.29	80.93	96.04	111.62	127.66	144.15	161.08
39	21.57	12.97	26.38	40.26	54.60	69.43	84.72	100.50	116.73	133.43	150.57	168.12
40	22.35	13.59	27.65	42.18	57.20	72.70	88.68	105.13	122.05	139.41	157.19	175.37
41	23.19	14.25	28.99	44.22	59.93	76.13	92.80	109.96	128.56	145.58	164.01	182.80
42	24.08	14.95	30.40	46.33	62.77	79.69	97.09	114.94	133.23	151.92	170.99	190.41
43	25.03	15.68	31.86	48.55	65.72	83.38	101.51	120 08	139.05	158.41	178.13	198.19
44	26.04	16.43	33.39	50.84	68.78	87.20	106.06	125.33	145.00	165.04	185 42	206.11
45	27.12	17.24	34.97	53.22	71.95	91.12	110.72	130.71	151.08	171.81	192.85	214.17
46	28.27	18.05	36.61	55.67	75.18	95.12	115.45	136.19	157.28	178.69	200.39	222.35
47	29.50	18.91	38.31	58.18	78.49	99.21	120.32	141.79	163.59	185.69	208.05	230.64
48	30.81	19.78	40.03	60.73	81.85	103.36	125.25	147.47	170.00	192.79	215.81	239.03
49	32.21	20.65	41.77	63.32	85.27	107.60	130.27	153.25	176.50	199.99	223.68	247.52
50	33.70	21.56	43.56	65.97	88.78	111.92	135.39	159.13	183.11	207.30	231.64	256.10
51	35.29	22.48	45.39	68.70	92.35	116.34	140.60	165.11	189.83	214.71	239.70	264.76
52	36.98	23.43	47.27	71.47	96.01	120.83	145.91	171.20	196.65	222.22	247.85	273.49
53	38.79	24.41	49.19	74.32	99.73	125.41	151.31	177.37	203.55	229.80	256.05	282.28
54	40.73	25.40	51.15	77.21	103.53	130.07	156.79	183.62	210.1	237.44	264.32	291.11
55	42.79	26.42	53.15	80.16	107.40	134.81	162.34	189.95	217.56	245.15	272.64	299.95
56	45.00	27.46	55.19	83.17	111.33	139.61	167.96	196 33	224.66	252.89	280.95	308.78
57	47.35	28.52	57.29	86.24	115.32	144.47	173.64	202.77	231.80	260 65	289.26	317.56
58	49.87	29.61	59.41	89.35	119.35	149.38	179.37	209.25	238.95	268.40	297.53	326.26
59	52.57	30.71	61.56	92.48	123.42	154.32	185.12	215.72	246.07	276.09	305.70	334.85
60	55.45	31.83	63.73	95.65	127.53	159.30	190.88	222.19	253.16	283.71	313.77	343.28
61	58.54	32.95	65.92	98.85	131.67	164.28	196.62	228.61	260.16	291.21	321.69	351.56
62	61.84	34.09	68.14	102.08	135.80	169.24	202.32	234.95	267.06	298.58	329.47	359.76
63	65.38	35.25	70.39	105.30	139.92	174.17	207.95	241.19	273.82	305.80	337.16	367.97
64	69.18	36.42	72.60	108.49	144.00	179.00	213.46	247.29	280.43	312.94	344.88	376.34
65	73.25	37.56	74.80	111.64	147.97	183.74	218.84	253.24	286.97	320.12	352.73	385.42

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF											
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
20	$81.01	$89.59	$98.49	107.73	117.31	127.25	137.55	148.22	159.26	170.68	182.51	194.73
21	84.64	93.59	102.87	112.51	122.50	132.86	143.58	154.69	166.17	178.06	190.34	203.04
22	88.43	97.77	107.46	117.51	127.93	138.71	149.88	161.43	173.38	185.74	198.51	211.68
23	92.41	102.16	112.27	122.74	133.59	144.82	156.44	168.47	180.90	193.74	206.99	220.66
24	96.58	106.75	117.29	128.20	139.51	151.20	163.30	175.81	188.73	202.06	215.82	229.97
25	100.93	111.55	122.53	133.91	145.68	157.85	170.44	183.45	196.87	210.72	224.96	239.61
26	105.49	116.55	128.00	139.85	152.11	164.79	177.89	191.40	205.34	219.68	234.43	249.57
27	110.25	121.79	133.72	146.07	158.83	172.02	185.63	199.67	214.12	228.97	244.22	259.84
28	115.23	127.25	139.69	152.55	165.84	179.55	193.69	208.25	223.22	238.58	254.31	270.39
29	120.43	132.97	145.93	159.32	173.14	187.39	202.06	217.14	232.63	248.48	264.68	281.22
30	125.87	138.93	152.44	166.37	180.74	195.52	210.73	226.34	242.33	258.66	275.33	292.32
31	131.55	145.17	159.22	173.71	188.62	203.96	219.71	235.83	252.30	269.12	286.25	303.67
32	137.48	151.66	166.28	181.33	196.81	212.69	228.96	245.58	262.54	279.83	297.41	315.25
33	143.66	158.42	173.61	189.24	205.27	221.69	238.47	255.59	273.04	290.79	308.80	327.07
34	150.11	165.45	181.23	197.43	214.01	230.95	248.25	265.86	283.78	301.98	320.42	339.08
35	156.81	172.76	189.12	205.87	222.99	240.46	258.26	276.37	294.75	313.39	332.24	351.29
36	163.77	180.31	197.25	214.55	232.21	250.21	268.51	287.09	305.93	324.99	344.24	363.66
37	170.98	188.11	205.61	223.47	241.67	260.18	278.98	298.03	317.30	336.77	356.41	376.18
38	178.41	196.12	214.20	232.04	251.35	270.36	289.64	309.15	328.85	348.72	368.72	388.82
39	186.06	204.36	223.01	241.97	261.23	280.75	300.50	320.45	340.57	360.82	381.16	401.56
40	193.91	212.80	232.02	251.52	271.30	291.31	311.52	331.91	352.42	373.03	393.69	414.37
41	201.95	221.44	241.21	261.26	281.55	302.04	322.71	343.50	364.40	385.34	406.30	427.23
42	210.18	230.24	250.58	271.16	291.95	312.91	334.01	355.21	376.45	397.71	418.95	440.11
43	218.56	239.21	260.10	281.20	302.48	323.90	345.42	366.99	388.57	410.13	431.61	452.96
44	227.09	248.31	269.75	291.37	313.13	334.99	356.91	378.83	400.73	422.55	444.24	465.75
45	235.75	257.55	279.53	301.66	323.88	346.16	368.45	390.72	412.91	434.95	456.82	478.45
46	244.52	266.90	289.41	312.02	334.69	357.38	380.03	402.61	425.04	447.29	469.30	491.01
47	253.42	276.35	299.38	322.46	345.56	368.63	391.63	414.47	437.13	459.55	481.65	503.41
48	262.40	285.88	309.41	333.95	356.47	379.90	403.19	426.29	449.13	471.66	493.84	515.61
49	271.47	295.47	319.49	343.48	367.39	391.15	414.71	438.01	461.00	483.63	505.83	527.59
50	280.61	305.14	329.63	354.05	378.30	402.36	426.16	449.63	472.73	495.41	517.63	539.42
51	289.83	314.86	339.81	364.61	389.19	413.51	437.50	461.11	484.29	507.00	529.27	551.15
52	299.10	324.63	349.90	375.14	400.02	424.56	448.72	472.42	495.66	518.44	540.83	562.88
53	308.42	334.39	360.15	385.63	410.76	435.49	459.76	483.55	506.88	529.81	552.39	574.70
54	317.74	344.14	370.25	396.01	421.36	446.25	470.63	494.55	518.04	541.19	564.06	586.69
55	327.04	353.84	380.27	406.28	431.81	456.83	481.37	505.48	529.23	552.69	575.91	598.91
56	336.30	363.45	390.17	416.39	442.09	467.30	492.06	516.46	540.55	564.40	588.02	611.38
57	345.48	372.95	399.91	426.34	452.26	477.72	502.80	527.58	552.11	576.39	600.41	624.17
58	354.54	382.30	409.50	436.18	462.38	488.21	513.71	538.96	563.95	588.68	613.13	637.10
59	363.45	391.48	418.97	445.98	472.59	498.87	524.89	550.65	576.13	601.33	626.02	650.27
60	372.20	400.56	428.43	455.88	483.00	509.84	536.41	562.70	588.70	614.18	639.19	663.88
61	380.86	409.64	437.99	466.01	493.72	521.17	548.32	575.18	601.49	627.33	652.78	678.11
62	389.52	418.84	447.80	476.47	504.86	532.94	560.71	587.91	614.63	640.95	667.14	693.33
63	398.33	428.31	457.99	487.38	516.45	545.19	573.37	601.02	628.28	655.39	682.50	709.34
64	407.42	438.19	468.65	498.78	528.58	557.78	586.45	614.69	642.80	670.90	698.72	725.75
65	416.96	448.57	479.84	510.76	541.07	570.82	600.13	629.30	658.46	.....	.....	.....

Net Premiums and Reserve Values for $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF									
	24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.
20	207 36	220 38	233 82	247 65	261 87	276 47	291 42	306 70	322 29	338 17
21	216 14	229 65	243 56	257 86	272 54	287 56	302 92	318 60	334 57	350 81
22	225 27	239 25	253 64	268 40	283 51	298 96	314 72	330 78	347 12	363 71
23	234 73	249 20	264 05	279 25	294 79	310 65	326 80	343 24	359 92	376 84
24	244 53	259 47	274 77	290 41	306 37	322 62	339 16	355 94	372 96	390 18
25	254 66	270 05	285 79	301 85	318 21	334 86	351 75	368 88	386 21	403 72
26	265 08	280 92	297 09	313 57	330 32	347 33	364 58	382 03	399 65	417 43
27	275 80	292 08	308 67	325 55	342 68	360 05	377 62	395 37	413 27	431 29
28	286 80	303 51	320 51	337 77	355 27	372 97	390 86	408 90	427 05	445 28
29	298 06	315 20	332 60	350 23	368 07	386 09	404 27	422 57	440 94	459 37
30	309 59	327 13	344 91	362 90	381 07	399 39	417 84	436 37	454 94	473 52
31	321 36	339 29	357 43	375 76	394 24	412 85	431 53	450 26	469 01	487 73
32	333 35	351 55	370 14	388 80	407 57	426 42	445 32	464 23	483 12	501 94
33	345 54	364 21	383 04	401 98	421 01	440 09	459 18	478 25	497 25	516 13
34	357 93	376 94	396 08	415 30	434 57	453 84	473 10	492 28	511 35	530 26
35	370 50	389 83	409 25	428 71	448 19	467 64	487 03	506 30	525 40	544 30
36	383 20	402 81	422 51	442 20	461 86	481 46	500 93	520 24	539 35	558 19
37	396 03	415 93	435 85	455 73	475 55	495 25	514 78	534 10	553 16	571 92
38	408 96	429 11	449 23	469 29	489 22	508 99	528 54	547 82	566 80	585 43
39	421 96	442 34	462 65	482 83	502 84	522 64	542 16	561 38	580 24	598 73
40	435 01	455 58	476 03	496 31	516 36	536 15	555 62	574 73	593 45	611 82
41	448 09	468 81	489 37	509 70	529 76	549 50	568 87	587 85	606 47	624 77
42	461 14	481 98	502 61	522 96	542 98	562 63	581 89	600 78	619 34	637 62
43	474 12	495 06	515 72	536 05	556 00	575 55	594 72	613 56	632 12	650 46
44	487 02	508 00	528 65	548 92	568 79	588 27	607 41	626 26	644 89	663 32
45	499 78	520 78	541 39	561 58	581 39	600 85	620 02	638 95	657 70	676 26
46	512 37	533 34	553 89	574 05	593 85	613 35	632 62	651 70	670 58	689 26
47	524 76	545 69	566 22	586 38	606 25	625 87	645 29	664 52	683 55	702 36
48	536 94	557 86	578 41	598 66	618 66	638 46	658 06	677 45	696 62	715 42
49	548 93	569 90	590 56	610 96	631 16	651 16	670 94	690 50	709 68	728 50
50	560 83	581 92	602 76	623 38	643 80	664 00	683 97	703 55	722 77	741 70
51	572 71	594 00	615 08	635 95	656 60	677 01	697 02	716 66	736 01	755 27
52	584 66	606 23	627 58	648 70	669 58	690 05	710 14	729 94	749 64	769 34
53	596 78	618 64	640 27	661 65	682 61	703 19	723 46	743 63	763 80	783 77
54	609 10	631 26	653 18	674 67	695 76	716 54	737 22	757 89	778 35	798 24
55	621 66	644 14	666 19	687 81	709 15	730 37	751 58	772 58	792 98	812 34
56	634 49	657 13	679 36	701 26	723 05	744 84	766 40	787 36	807 25	826 02
57	647 45	670 30	692 82	715 23	737 63	759 81	781 36	801 81	821 10	839 76
58	660 62	683 80	706 87	729 93	752 76	774 94	795 99	815 85	835 06	853 93
59	674 16	697 63	721 69	745 21	768 07	789 76	810 23	830 02	849 47	867 65
60	688 36	712 87	737 14	760 73	783 10	804 22	824 64	844 70	863 46	878 79
61	703 44	728 50	752 86	775 07	797 78	818 87	839 60	858 97	874 80	889 68
62	719 25	744 44	768 84	790 89	812 70	834 13	854 16	870 53	885 92	899 69
63	735 42	760 16	783 51	806 09	828 28	849 02	865 96	881 89	896 15	1000 00
64	751 40	775 60	799 01	822 00	843 50	861 07	877 57	892 36	1000 00	.....
65	767 12	791 41	815 28	837 59	855 82	872 95	888 29	1000 00	.....	.....

Net Premiums and Reserve Values for $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF									
	34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.
20	$354 33	$370 73	$387 36	$404 18	$421 17	$438 31	$455 56	$472 89	$490 26	$507 64
21	367 30	384 02	400 93	418 02	435 25	452 60	470 02	487 48	504 96	522 41
22	380 52	397 53	414 71	432 04	449 48	467 00	484 57	502 14	519 69	537 18
23	393 95	411 25	428 67	446 21	463 81	481 50	499 18	516 84	534 43	551 92
24	407 57	425 11	442 77	460 50	478 28	496 07	513 88	531 54	549 13	566 58
25	421 37	439 14	456 99	474 89	492 79	510 67	528 49	546 20	563 76	581 13
26	435 32	453 29	471 31	489 33	507 33	525 27	543 10	560 78	578 27	595 52
27	449 39	467 54	485 69	503 82	521 89	539 85	557 65	575 27	592 64	609 74
28	463 56	481 85	500 12	518 32	536 41	554 35	572 10	589 60	606 82	623 73
29	477 80	496 21	514 55	532 79	550 86	568 75	586 39	603 75	620 79	637 49
30	492 08	510 58	528 96	547 19	565 22	583 00	600 51	617 68	634 52	651 03
31	506 38	524 92	543 30	561 49	579 42	597 08	614 40	631 39	648 04	664 40
32	520 65	539 20	557 55	575 64	593 46	610 94	628 07	644 87	661 38	677 65
33	534 85	553 37	571 64	589 62	607 27	624 57	641 53	658 19	674 61	690 82
34	548 97	567 41	585 57	603 39	620 86	637 99	654 81	671 39	687 77	703 98
35	562 94	581 28	599 29	616 94	634 24	651 24	667 99	684 54	700 92	717 15
36	576 73	594 93	612 77	630 27	647 45	664 39	681 11	697 67	714 06	730 27
37	590 32	608 36	626 06	643 44	660 57	677 48	694 23	710 80	727 20	743 42
38	603 69	621 59	639 18	656 51	673 63	690 57	707 35	723 95	740 36	756 44
39	616 85	634 66	652 21	669 54	686 70	703 69	720 49	737 10	753 39	769 38
40	629 86	647 64	665 20	682 58	699 79	716 82	733 65	750 15	766 35	782 31
41	642 79	660 59	678 21	695 66	712 92	729 98	746 71	763 13	779 51	795 41
42	655 68	673 56	691 26	708 77	726 08	743 05	759 70	776 12	792 45	808 78
43	668 60	686 57	704 35	721 92	739 15	756 06	772 72	789 30	805 88	822 28
44	681 58	699 63	717 49	734 99	752 17	769 10	785 94	802 78	819 45	835 65
45	694 62	712 77	730 56	748 08	765 24	782 37	799 49	816 43	832 91	848 59
46	707 73	725 84	743 61	761 12	778 55	795 97	813 22	829 97	845 87	860 98
47	720 80	738 90	756 73	774 48	792 22	809 78	826 85	843 04	858 32	873 10
48	733 87	752 04	770 13	788 22	806 12	823 51	840 02	855 59	870 65	885 45
49	747 04	765 49	783 94	802 20	819 95	836 79	852 68	868 04	883 14	897 26
50	760 55	779 38	798 03	816 15	833 34	849 57	865 26	880 68	895 09	906 86
51	774 52	793 58	812 10	829 67	846 26	862 29	878 05	892 78	904 81	916 12
52	788 83	807 78	825 75	842 72	859 12	875 24	890 31	902 62	914 19	924 56
53	803 17	821 57	838 94	855 74	872 25	887 68	900 29	912 13	922 74	1000 00
54	817 11	834 91	852 13	869 05	884 87	897 79	909 93	920 81	1000 00	.....
55	830 61	848 28	865 64	881 87	895 13	907 59	918 75	1000 00	.....	.....
56	844 16	861 99	878 66	892 28	905 08	916 54	1000 00	.....	.....	.....
57	858 10	875 23	889 24	902 40	914 19	1000 00	.....	.....	.....	.....
58	871 57	885 99	899 53	911 67	1000 00	.....	.....	.....	.....	.....
59	882 51	896 47	908 97	1000 00	.....	.....	.....	.....	.....	.....
60	893 19	906 09	1000 00	.....	.....	.....	.....	.....	.....	.....
61	904 00	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
62	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF										
	44 Years.	45 Years.	46 Years.	47 Years.	48 Years.	49 Years.	50 Years.	51 Years.	52 Years.	53 Years.	54 Years.
20	524 99	542 29	559 48	576 53	593 39	610 02	626 39	642 46	658 20	673 64	688 81
21	539 80	557 08	574 22	591 18	607 90	624 36	640 51	656 34	671 86	687 12	702 15
22	554 56	571 80	588 85	605 67	622 22	638 47	654 39	670 00	685 34	700 45	715 38
23	569 26	586 41	603 32	619 98	636 32	652 33	668 04	683 47	698 67	713 69	728 55
24	583 84	600 86	617 61	634 06	650 17	665 97	681 50	696 80	711 91	726 87	741 68
25	598 26	615 12	631 67	647 89	663 80	679 43	694 83	710 04	725 09	739 99	754 74
26	612 50	629 16	645 49	661 51	677 24	692 75	708 06	723 21	738 22	753 07	767 74
27	626 52	642 97	659 10	674 94	690 56	705 98	721 24	736 36	751 30	766 09	780 58
28	640 30	656 55	672 52	688 25	703 78	719 16	734 39	749 45	764 34	778 94	793 27
29	653 86	669 95	685 81	701 47	716 96	732 31	747 49	762 50	777 21	791 65	805 88
30	667 25	683 24	699 02	714 65	730 12	745 42	760 56	775 39	789 95	804 29	818 57
31	680 52	696 44	712 20	727 80	743 24	758 50	773 46	788 15	802 61	817 02	831 41
32	693 71	709 61	725 35	740 93	756 33	771 43	786 24	800 84	815 37	829 89	844 27
33	706 87	722 77	738 49	754 03	769 27	784 23	798 97	813 63	828 29	842 80	856 91
34	720 03	735 91	751 61	766 99	782 10	796 98	811 79	826 60	841 25	855 50	869 01
35	733 17	749 03	764 58	779 84	794 88	809 84	824 81	839 61	854 00	867 65	880 54
36	746 31	762 02	777 45	792 65	807 78	822 90	837 87	852 42	866 21	879 24	891 83
37	759 31	774 92	790 29	805 59	820 88	836 02	850 74	864 69	877 87	890 60	903 12
38	772 23	787 79	803 27	818 74	834 06	848 95	863 08	876 41	889 30	901 97	913 81
39	785 13	800 80	816 48	831 99	847 06	861 96	874 86	887 91	900 74	912 73	922 52
40	798 19	814 06	829 78	845 05	859 54	873 22	886 44	899 44	911 58	921 51	930 88
41	811 50	827 44	842 92	857 61	871 47	884 88	898 05	910 36	920 42	929 87	938 35
42	824 94	840 65	855 55	869 61	883 21	896 58	909 07	919 27	928 86	937 45	1000 00
43	838 23	853 36	867 63	881 44	895 01	907 69	918 05	927 78	936 51	1000 00	.....
44	851 02	865 52	879 55	893 33	906 21	916 74	926 63	935 49	1000 00	.....	.....
45	863 28	877 54	891 55	904 65	915 35	925 41	934 42	1000 00	.....	.....	.....
46	875 39	889 65	903 98	913 87	924 10	933 27	1000 00	.....	.....	.....	.....
47	887 62	901 19	912 28	922 70	932 04	1000 00	.....	.....	.....	.....	.....
48	899 29	910 59	921 21	930 79	1000 00	.....	.....	.....	.....	.....	.....
49	908 79	919 63	929 33	1000 00	.....	.....	.....	.....	.....	.....	.....
50	917 93	927 84	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
51	926 25	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
52	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF										
	55 Years.	56 Years.	57 Years.	58 Years.	59 Years.	60 Years.	61 Years.	62 Years.	63 Years.	64 Years.	65 Years.
20	$703 76	$718 52	$733 14	$747 61	$761 92	$776 07	$789 94	$803 56	$816 97	$830 33	$843 67
21	716 99	731 68	746 23	760 62	774 85	788 80	802 49	815 98	829 41	842 82	856 11
22	730 16	744 79	759 26	773 57	787 60	801 36	814 93	828 44	841 93	855 29	968 28
23	743 27	757 83	772 22	786 33	800 18	813 83	827 42	840 99	854 43	867 49	879 88
24	756 32	770 81	785 01	798 94	812 67	826 34	840 00	853 52	866 67	879 13	890 90
25	769 32	783 61	794 63	811 46	825 21	838 96	852 57	865 80	878 35	890 19	901 65
26	782 13	796 25	810 17	824 02	837 86	851 57	864 89	877 52	889 45	900 97	912 31
27	794 80	808 82	822 77	836 71	850 51	863 92	876 65	888 66	900 27	911 68	922 35
28	807 39	821 44	835 49	849 39	862 91	875 73	887 83	899 52	911 02	921 77	930 55
29	820 05	834 20	848 21	861 84	874 75	886 95	898 74	910 33	921 16	930 01	938 32
30	832 84	846 97	860 70	873 73	886 02	897 91	909 59	920 51	929 48	937 82	945 33
31	845 66	859 51	872 64	885 05	897 03	908 82	919 83	928 83	937 28	944 86	1000 00
32	858 25	871 50	884 01	896 11	908 00	919 11	928 19	936 72	944 36	1000 00	.....
33	870 29	882 92	895 13	907 13	918 35	927 51	936 12	943 84	1000 00	.....	.....
34	881 76	894 09	906 21	917 54	926 80	935 49	943 28	1000 00	.....	.....	.....
35	893 00	905 24	916 69	926 04	934 82	942 70	1000 00	.....	.....	.....	.....
36	904 21	915 78	925 23	934 11	942 07	1000 00	.....	.....	.....	.....	.....
37	914 82	924 38	933 36	941 41	1000 00	.....	.....	.....	.....	.....	.....
38	923 48	932 57	940 71	1000 00	.....	.....	.....	.....	.....	.....	.....
39	931 73	939 97	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
40	939 18	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
41	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Age at Issue.	RESERVES AT THE END OF										
	66 Years.	67 Years.	68 Years.	69 Years.	70 Years.	71 Years.	72 Years.	73 Years.	74 Years.	75 Years.	76 Years.
20	$856 89	$869 73	$881 91	$893 41	$904 52	$915 45	$925 66	$934 01	$941 84	$948 87	1000 00
21	869 02	881 27	892 83	904 00	914 99	925 26	933 65	941 53	948 59	1000 00	.....
22	880 59	892 22	903 46	914 51	924 83	933 27	941 20	948 30	1000 00	.....	.....
23	891 58	902 88	914 00	924 39	932 87	940 85	947 99	1000 00	.....	.....	.....
24	902 28	913 46	923 92	932 46	940 48	947 67	1000 00	.....	.....	.....	.....
25	912 90	923 42	932 02	940 09	947 33	1000 00	.....	.....	.....	.....	.....
26	922 90	931 55	939 68	946 97	1000 00	.....	.....	.....	.....	.....	.....
27	931 06	939 25	946 59	1000 00	.....	.....	.....	.....	.....	.....	.....
28	938 80	946 19	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
29	945 77	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
30	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Net Premiums and Reserve Values per $1,000.

TEN-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
20	$30 36	$23 96	49 02	75 24	102 69	131 41	161 48	192 95	225 90	260 39	296 51
21	30 87	24 44	50 00	76 76	104 76	134 06	164 74	196 84	230 46	265 65	302 50
22	31 39	24 94	51 03	78 34	106 91	136 82	168 12	200 89	235 19	271 10	308 71
23	31 94	25 46	52 10	79 98	109 16	139 69	171 64	205 09	240 11	276 77	315 17
24	32 51	26 00	53 22	81 69	111 48	142 66	175 30	209 45	245 22	282 66	321 86
25	33 10	26 57	54 37	83 46	113 90	145 75	179 09	213 99	250 52	288 76	328 81
26	33 72	27 15	55 56	85 29	116 39	148 94	183 02	218 68	256 01	295 09	336 02
27	34 36	27 76	56 81	87 20	119 00	152 28	187 10	223 55	261 71	301 66	343 50
28	35 03	28 40	58 10	89 18	121 70	155 73	191 33	228 60	267 62	308 47	351 24
29	35 72	29 05	59 43	91 23	124 49	159 29	195 71	233 84	273 74	315 52	359 27
30	36 44	29 73	60 83	93 36	127 39	162 99	200 26	239 26	280 09	322 82	367 57
31	37 20	30 43	62 28	95 52	130 36	166 81	204 95	244 86	286 63	330 38	376 17
32	37 98	31 16	63 75	97 83	133 49	170 80	209 83	250 68	293 43	338 19	385 06
33	38 80	31 91	65 28	100 19	136 70	174 90	214 86	256 68	300 44	346 26	394 25
34	39 64	32 69	66 88	102 63	140 02	179 13	220 05	262 87	307 68	354 61	403 75
35	40 53	33 50	68 53	105 15	143 45	183 51	225 41	269 26	315 16	362 22	413 56
36	41 45	34 33	70 22	107 74	146 98	188 01	230 94	275 86	322 88	372 10	423 66
37	42 40	35 19	71 97	110 42	150 62	192 66	236 64	282 67	330 83	381 25	434 06
38	43 40	36 07	73 77	113 17	154 37	197 45	242 52	289 67	339 01	390 66	444 76
39	44 44	36 98	75 62	116 01	158 24	202 39	248 56	296 87	347 41	400 33	455 74
40	45 51	37 91	77 53	118 93	162 22	207 46	254 77	304 25	356 03	410 23	466 99
41	46 64	38 88	79 50	121 95	166 30	212 67	261 13	311 82	364 85	420 35	478 48
42	47 81	39 87	81 53	125 03	170 49	217 99	267 64	319 55	373 85	430 67	490 21
43	49 03	40 90	83 60	128 20	174 77	223 43	274 28	327 42	383 00	441 18	502 15
44	50 30	41 94	85 72	131 41	179 13	228 96	281 01	335 40	392 29	451 85	514 31
45	51 63	43 01	87 87	134 69	183 56	234 56	287 82	343 48	401 70	462 68	526 65
46	53 01	44 08	90 06	138 01	188 02	240 20	294 69	351 63	411 21	473 63	539 15
47	54 46	45 18	92 27	141 34	192 50	245 87	301 60	359 84	420 80	484 69	551 81
48	55 97	46 23	94 42	144 63	196 95	251 52	308 51	368 07	430 43	495 84	564 59
49	57 54	47 36	96 65	147 98	201 46	257 23	315 46	376 34	440 11	507 04	577 48
50	59 19	48 44	98 83	151 28	205 92	262 89	322 38	384 39	449 79	518 29	590 46
51	60 90	49 52	101 00	154 57	210 35	268 52	329 26	392 82	459 47	529 56	603 49
52	62 69	50 58	103 15	157 82	214 75	274 10	336 09	400 99	469 10	540 80	616 56
53	64 55	51 64	105 28	161 04	219 08	279 61	342 85	409 09	478 67	552 01	629 63
54	66 49	52 67	107 36	164 19	223 34	285 03	349 50	417 07	488 13	563 14	642 69
55	68 52	53 69	109 39	167 27	227 51	290 33	356 02	424 92	497 45	574 16	655 70
56	70 65	54 67	111 38	170 27	231 56	295 49	362 37	432 58	506 61	585 05	668 63
57	72 87	55 63	113 31	173 18	235 49	300 49	368 53	440 05	515 57	595 76	681 45
58	75 20	56 57	115 16	175 98	239 25	305 29	374 47	447 28	524 29	606 25	694 14
59	77 64	57 45	116 92	178 63	242 83	309 87	380 16	454 21	532 71	616 49	706 65
60	80 22	58 29	118 59	181 13	246 22	314 20	385 54	460 82	540 80	626 43	718 96
61	82 93	59 07	120 14	183 48	249 38	318 25	390 58	467 06	548 51	636 03	731 05
62	85 79	59 80	121 59	185 65	252 29	321 97	395 26	472 87	555 80	645 26	742 89
63	88 82	60 48	122 93	187 60	254 92	325 34	399 49	478 23	562 61	654 07	754 51
64	92 03	61 09	124 99	189 33	257 22	328 28	403 25	483 04	568 90	662 48	765 92
65	95 44	61 60	125 08	190 77	259 13	330 77	406 46	487 28	574 66	670 48	777 16

Net Premiums and Reserve Values per $1,000.

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
	$	$	$	$	$	$	$	$	$	$	$
20	84 07	80 25	164 33	252 43	344 74	441 49	542 89	649 19	760 62	877 47	1,000
21	84 10	80 24	164 30	252 38	344 69	441 43	542 83	649 13	760 58	877 44	1,000
22	84 13	80 22	164 27	252 34	344 64	441 38	542 77	649 08	760 53	877 41	1,000
23	84 16	80 20	164 24	252 30	344 59	441 32	542 71	649 02	760 48	877 38	1,000
24	84 19	80 19	164 21	252 26	344 53	441 26	542 65	648 95	760 43	877 35	1,000
25	84 22	80 18	164 18	252 21	344 48	441 19	542 58	648 89	760 37	877 31	1,000
26	84 26	80 16	164 14	252 16	344 41	441 12	542 50	648 81	760 31	877 27	1,000
27	84 30	80 14	164 11	252 11	344 35	441 04	542 42	648 73	760 24	877 23	1,000
28	84 35	80 12	164 07	252 06	344 28	440 97	542 34	648 65	760 17	877 19	1,000
29	84 40	80 10	164 03	252 00	344 21	440 88	542 24	648 56	760 10	877 14	1,000
30	84 45	80 08	163 99	251 94	344 13	440 78	542 15	648 47	760 02	877 05	1,000
31	84 51	80 06	163 95	251 87	344 04	440 69	542 04	648 36	759 93	877 03	1,000
32	84 57	80 03	163 90	251 80	343 96	440 58	541 93	648 25	759 83	876 97	1,000
33	84 64	80 00	163 84	251 73	343 86	440 47	541 80	648 12	759 72	876 90	1,000
34	84 71	79 98	163 80	251 65	343 76	440 34	541 67	647 99	759 60	876 82	1,000
35	84 80	79 96	163 74	251 57	343 64	440 21	541 51	647 84	759 47	876 74	1,000
36	84 89	79 92	163 68	251 46	343 51	440 05	541 35	647 67	759 33	876 65	1,000
37	84 99	79 89	163 61	251 36	343 37	439 89	541 17	647 49	759 17	876 55	1,000
38	85 10	79 85	163 53	251 24	343 22	439 71	540 97	647 30	759 00	876 44	1,000
39	85 22	79 81	163 44	251 12	343 06	439 52	540 76	647 09	758 81	876 31	1,000
40	85 36	79 76	163 36	250 99	342 89	439 32	540 54	646 85	758 60	876 18	1,000
41	85 52	79 73	163 27	250 86	342 72	439 10	540 29	646 60	758 37	876 02	1,000
42	85 69	79 68	163 19	250 72	342 53	438 86	540 02	646 31	758 11	875 85	1,000
43	85 89	79 65	163 09	250 58	342 32	438 60	539 72	645 99	757 82	875 65	1,000
44	86 12	79 59	162 99	250 41	342 09	438 31	539 37	645 62	757 48	875 42	1,000
45	86 37	79 55	162 88	250 23	341 84	437 97	538 97	645 19	757 09	875 16	1,000
46	86 67	79 49	162 76	250 02	341 52	437 57	538 49	644 70	756 65	874 87	1,000
47	87 00	79 43	162 62	249 77	341 16	437 10	537 95	644 14	756 14	874 54	1,000
48	87 38	79 36	162 48	249 45	340 72	436 55	537 33	643 49	755 57	874 16	1,000
49	87 80	79 25	162 19	249 08	340 20	435 92	536 61	642 76	754 91	873 73	1,000
50	88 28	79 12	161 92	248 65	339 62	435 20	535 80	641 93	754 18	873 25	1,000
51	88 82	78 98	161 61	248 17	338 97	434 39	534 89	641 00	753 36	872 72	1,000
52	89 42	78 82	161 26	247 62	338 23	433 49	533 88	639 97	752 44	872 12	1,000
53	90 08	78 64	160 87	247 01	337 40	432 48	532 75	638 82	751 42	871 45	1,000
54	90 88	78 43	160 43	246 32	336 48	431 36	531 49	637 54	750 28	870 71	1,000
55	91 65	78 20	159 94	245 57	335 46	430 12	530 10	636 11	749 02	869 88	1,000
56	92 57	77 94	159 40	244 73	334 34	428 74	528 54	634 53	747 62	868 97	1,000
57	93 59	77 66	158 81	243 81	333 09	427 21	526 83	632 78	746 06	867 94	1,000
58	94 73	77 35	158 16	242 79	331 72	425 53	524 94	630 85	744 34	866 81	1,000
59	95 99	77 01	157 43	241 66	330 20	423 67	522 86	628 71	742 43	865 55	1,000
60	97 39	76 64	156 64	240 43	328 54	421 64	520 56	626 34	740 31	864 14	1,000
61	98 95	76 23	155 77	239 08	326 73	419 41	518 08	623 73	737 96	862 59	1,000
62	100 68	75 78	154 84	237 63	324 74	416 95	515 24	620 84	735 36	860 86	1,000
63	102 60	75 32	153 83	236 01	322 57	414 27	512 17	617 66	732 48	858 94	1,000
64	104 73	74 80	152 71	234 27	320 17	411 28	508 77	614 11	729 28	856 81	1,000
65	107 09	74 72	151 48	232 33	317 50	407 97	504 97	610 16	725 72	854 45	1,000

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is Equivalent to the Face of the Policy at Age 96).

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF							
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
20	$22 53	$15 75	$32 30	$49 40	$67 38	$86 18	$105 85	$126 41	$147 91
21	22 90	16 09	32 91	50 49	68 87	88 10	108 19	129 20	151 18
22	23 30	16 45	33 65	51 63	70 43	90 09	110 63	132 11	154 57
23	23 71	16 83	34 43	52 83	72 05	92 15	113 16	135 13	158 10
24	24 14	17 23	35 24	54 06	73 73	94 30	115 79	138 27	161 76
25	24 58	17 64	36 08	55 34	75 48	96 52	118 52	141 52	165 56
26	25 04	18 06	36 94	56 67	77 28	98 83	121 35	144 89	169 49
27	25 53	18 50	37 84	58 04	79 15	101 22	124 28	148 38	173 56
28	26 03	18 96	38 77	59 47	81 10	103 70	127 32	151 99	177 79
29	26 56	19 43	39 74	60 95	83 12	106 27	130 46	155 74	182 16
30	27 10	19 93	40 75	62 49	85 20	108 93	133 72	159 62	186 69
31	27 67	20 44	41 79	64 08	87 36	111 69	137 09	163 63	191 34
32	28 26	20 97	42 86	65 72	89 60	114 53	140 57	167 76	196 16
33	28 88	21 51	43 97	67 42	91 91	117 47	144 16	172 03	201 13
34	29 53	22 07	45 13	69 18	94 30	120 51	147 87	176 43	206 26
35	30 20	22 67	46 32	71 01	96 76	123 64	151 69	180 98	211 54
36	30 91	23 27	47 55	72 87	99 30	126 86	155 63	185 65	216 99
37	31 64	23 89	48 81	74 80	101 91	130 19	159 69	190 47	222 58
38	32 41	24 53	50 11	76 78	104 60	133 61	163 87	195 42	228 33
39	33 21	25 20	51 46	78 84	107 38	137 14	168 16	200 51	234 22
40	34 05	25 87	52 84	80 95	110 25	140 77	172 58	205 71	240 24
41	34 93	26 59	54 28	83 14	113 19	144 50	177 09	211 04	246 38
42	35 85	27 31	55 76	85 37	116 21	148 30	181 70	216 45	252 60
43	36 82	28 07	57 27	87 67	119 29	152 18	186 38	221 93	258 88
44	37 83	28 83	58 82	90 00	122 42	156 11	191 10	227 44	265 20
45	38 90	29 62	60 40	92 38	125 60	160 07	195 85	232 98	271 56
46	40 02	30 41	62 00	94 78	128 78	164 03	200 59	238 52	277 89
47	41 20	31 23	63 61	97 18	131 96	167 99	205 33	244 05	284 22
48	42 45	32 04	65 22	99 56	135 12	171 93	210 05	249 54	290 49
49	43 76	32 83	66 80	101 92	138 25	175 83	214 72	254 98	296 71
50	45 14	33 63	68 38	104 28	141 37	179 70	219 34	260 36	302 84
51	46 60	34 42	69 95	106 62	144 46	183 54	223 91	265 66	308 90
52	48 13	35 21	71 51	108 93	147 52	187 31	228 40	270 88	314 83
53	49 75	36 00	73 06	111 22	150 52	191 03	232 82	275 98	320 63
54	51 47	36 77	74 59	113 47	153 47	194 67	237 13	280 95	326 26
55	53 29	37 54	76 09	115 68	156 38	198 23	241 33	285 77	331 71
56	55 21	38 30	77 57	117 86	159 21	201 68	245 39	290 42	336 95
57	57 26	39 05	79 04	119 99	161 97	205 04	249 30	294 89	341 97
58	59 44	39 79	80 47	122 07	164 64	208 27	253 06	299 15	346 71
59	61 76	40 51	81 86	124 07	167 21	211 36	256 63	303 16	351 17
60	64 24	41 22	83 21	126 00	169 67	214 30	260 00	306 92	355 29
61	66 96	41 91	84 51	127 86	172 03	217 07	263 12	310 36	359 02
62	69 74	42 57	85 78	129 65	174 23	219 63	265 97	313 44	362 32
63	72 79	43 23	87 00	131 32	176 28	221 96	268 51	316 14	365 13
64	76 07	43 85	88 13	132 86	178 13	224 01	270 69	318 37	367 41
65	79 59	44 43	89 17	134 26	179 75	225 76	272 47	320 14	369 29

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is Equivalent to the Face of the Policy at Age 96).

Age at Issue.	RESERVES AT THE END OF						
	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	$170 39	$193 91	$218 51	$244 25	$271 17	$299 34	$328 81
21	174 16	198 19	223 33	249 62	277 13	305 90	336 02
22	178 06	202 63	228 33	255 20	283 31	312 72	343 50
23	182 12	207 24	233 51	260 98	289 72	319 79	351 24
24	186 33	212 02	238 88	266 98	296 37	327 11	359 27
25	190 69	216 97	244 45	273 19	303 25	334 69	367 57
26	195 21	222 11	250 22	279 63	310 37	342 53	376 17
27	199 90	227 42	256 20	286 28	317 74	350 64	385 06
28	204 75	232 92	262 37	293 17	325 36	359 03	394 25
29	209 76	238 61	268 76	300 28	333 23	367 70	403 75
30	214 95	244 46	275 36	307 63	341 36	376 65	413 56
31	220 30	250 55	282 17	315 21	349 76	385 88	423 66
32	225 82	256 81	289 20	323 04	358 41	395 39	434 06
33	231 52	263 27	296 44	331 10	367 32	405 18	444 76
34	237 40	269 93	303 90	339 40	376 48	415 23	455 74
35	243 46	276 78	311 58	347 92	385 88	425 54	466 99
36	249 69	283 82	319 45	356 66	395 50	436 08	478 49
37	256 09	291 04	327 52	365 60	405 34	446 84	490 21
38	262 64	298 44	335 77	374 72	415 36	457 80	502 15
39	269 36	305 99	344 18	384 00	425 55	468 94	514 31
40	276 21	313 68	352 72	393 42	435 89	480 25	526 65
41	283 17	321 47	361 37	402 97	446 37	491 71	539 15
42	290 21	329 35	370 12	412 62	456 96	503 30	551 81
43	297 31	337 30	378 94	422 34	467 64	514 99	564 59
44	304 46	345 29	387 80	432 11	478 37	526 75	577 48
45	311 63	353 30	396 68	441 91	489 14	538 58	590 46
46	318 78	361 30	405 55	451 70	499 93	550 43	603 49
47	325 92	369 27	414 40	461 48	510 69	562 29	616 56
48	333 00	377 18	423 18	471 18	521 40	574 11	629 63
49	340 00	385 01	431 88	480 81	532 03	585 87	642 69
50	346 93	392 74	440 46	490 31	542 56	597 54	655 70
51	353 74	400 34	448 90	499 66	552 94	609 10	668 63
52	360 41	407 78	457 16	508 84	563 14	620 50	681 45
53	366 91	415 03	465 22	517 80	573 12	631 70	694 14
54	373 22	422 06	473 04	526 49	582 85	642 67	706 65
55	379 32	428 85	480 58	534 89	592 28	653 36	718 96
56	385 18	435 35	487 79	542 95	601 36	663 75	731 05
57	390 75	441 52	494 65	550 62	610 06	673 69	742 89
58	396 00	447 33	501 09	557 85	618 32	683 45	754 50
59	400 91	452 71	507 08	564 60	626 12	692 74	765 92
60	405 40	457 64	512 54	570 82	633 44	701 67	777 16
61	409 49	462 04	517 44	576 49	640 29	710 26	788 26
62	412 95	465 86	521 77	581 63	646 68	718 52	899 26
63	415 92	469 12	525 54	586 26	652 64	726 46	810 14
64	418 33	471 83	528 80	590 41	658 17	734 07	820 91
65	420 26	474 08	531 61	594 13	663 27	741 32	831 56

Net Premiums and Reserve Values per $1,000.

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	$52 45	$47 11	$96 45	$148 13	$202 26	$258 96	$318 38	$380 63
21	52 49	47 10	96 43	148 10	202 22	258 92	318 32	380 56
22	52 52	47 09	96 41	148 07	202 18	258 87	318 26	380 50
23	52 56	47 08	96 39	148 04	202 14	258 82	318 20	380 41
24	52 60	47 07	96 38	148 02	202 11	258 77	318 14	380 36
25	52 65	47 07	96 36	147 99	202 07	258 72	318 08	380 29
26	52 70	47 06	96 34	147 96	202 03	258 67	318 02	380 21
27	52 75	47 05	96 33	147 93	201 98	258 62	317 95	380 13
28	52 81	47 05	96 31	147 90	201 95	258 56	317 88	380 04
29	52 87	47 03	96 29	147 87	201 91	258 50	317 81	379 96
30	52 94	47 03	96 27	147 85	201 86	258 45	317 74	379 87
31	53 01	47 02	96 26	147 82	201 82	258 39	317 66	379 78
32	53 10	47 02	96 24	147 79	201 78	258 33	317 58	379 67
33	53 19	47 01	96 22	147 76	201 73	258 27	317 49	379 56
34	53 29	47 00	96 22	147 74	201 70	258 20	317 41	379 45
35	53 40	47 01	96 21	147 72	201 65	258 14	317 31	379 33
36	53 52	47 00	96 20	147 69	201 61	258 07	317 22	379 21
37	53 66	47 01	96 19	147 67	201 56	258 01	317 13	379 09
38	53 81	47 00	96 18	147 65	201 53	257 95	317 05	378 97
39	53 99	47 01	96 18	147 65	201 51	257 91	316 98	378 87
40	54 18	47 01	96 20	147 65	201 51	257 88	316 92	378 76
41	54 40	47 04	96 23	147 69	201 53	257 88	316 87	378 66
42	54 65	47 06	96 27	147 73	201 56	257 87	316 82	378 55
43	54 93	47 10	96 33	147 79	201 59	257 88	316 77	378 42
44	55 24	47 14	96 39	147 85	201 63	257 87	316 68	378 24
45	55 60	47 19	96 46	147 92	201 68	257 85	316 57	378 01
46	56 01	47 23	96 53	147 98	201 69	257 78	316 40	377 73
47	56 47	47 29	96 61	148 03	201 67	257 67	316 18	377 38
48	56 98	47 34	96 66	148 04	201 62	257 52	315 90	376 96
49	57 56	47 38	96 68	148 02	201 52	257 31	315 56	376 46
50	58 20	47 41	96 70	147 99	201 40	257 07	315 16	375 89
51	58 93	47 43	96 71	147 94	201 25	256 78	314 71	375 25
52	59 73	47 46	96 72	147 88	201 08	256 45	314 20	374 53
53	60 62	47 49	96 72	147 81	200 87	256 08	313 63	373 74
54	61 61	47 51	96 71	147 71	200 65	255 68	313 00	372 86
55	62 72	47 54	96 70	147 61	200 41	255 24	312 32	371 90
56	63 94	47 56	96 69	147 51	200 14	254 76	311 57	370 84
57	65 30	47 60	96 70	147 41	199 86	254 24	310 76	369 71
58	66 81	47 64	96 71	147 30	199 57	253 62	309 89	368 49
59	68 49	47 69	96 71	147 18	199 24	253 09	308 96	367 15
60	70 34	47 74	96 72	147 06	198 90	252 45	307 94	365 69
61	72 39	47 79	96 72	146 93	198 54	251 75	306 81	364 07
62	74 66	47 85	96 75	146 80	198 14	250 96	305 56	362 26
63	77 15	47 92	96 77	146 63	197 67	250 08	304 13	360 22
64	79 90	47 99	96 76	146 41	197 11	249 04	302 50	357 89
65	82 92	48 03	96 71	146 14	196 43	247 83	300 02	355 26

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	Reserves at the end of 8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	$445 86	$514 24	$585 90	$661 03	$739 81	$822 43	$909 08	$1,000
21	445 79	514 16	585 82	660 96	739 74	822 37	909 05	1,000
22	445 72	514 08	585 74	660 88	739 67	822 31	909 01	1,000
23	445 64	514 00	585 65	660 79	739 59	822 25	908 97	1,000
24	445 56	513 91	585 56	660 70	739 50	822 18	908 93	1,000
25	445 48	513 82	585 47	660 60	739 42	822 11	908 89	1,000
26	445 39	513 72	585 36	660 50	739 32	822 02	908 84	1,000
27	445 30	513 62	585 26	660 39	739 22	821 94	908 79	1,000
28	445 20	513 51	585 14	660 27	739 11	821 85	908 73	1,000
29	445 10	513 40	585 02	660 15	738 98	821 75	908 67	1,000
30	445 00	513 28	584 88	660 01	738 85	821 64	908 60	1,000
31	444 88	513 14	584 74	659 86	738 71	821 52	908 52	1,000
32	444 76	513 00	584 59	659 70	738 56	821 39	908 44	1,000
33	444 62	512 84	584 41	659 53	738 39	821 24	908 35	1,000
34	444 48	512 69	584 24	659 34	738 21	821 09	908 25	1,000
35	444 34	512 52	584 05	659 14	738 01	820 92	908 14	1,000
36	444 19	512 34	583 85	658 92	737 80	820 73	908 02	1,000
37	444 04	512 16	583 64	658 69	737 57	820 52	907 88	1,000
38	443 89	511 97	583 41	658 45	737 31	820 29	907 72	1,000
39	443 74	511 78	583 18	658 17	737 02	820 03	907 55	1,000
40	443 58	511 56	582 91	657 86	736 69	819 73	907 36	1,000
41	443 42	511 33	582 61	657 51	736 32	819 40	907 14	1,000
42	443 23	511 06	582 26	657 10	735 91	819 03	906 89	1,000
43	443 00	510 73	581 85	656 64	735 43	818 60	906 61	1,000
44	442 72	510 35	581 38	656 11	734 88	818 11	906 29	1,000
45	442 38	509 90	580 83	655 49	734 26	817 56	905 94	1,000
46	441 97	509 37	580 20	654 79	733 54	816 94	905 53	1,000
47	441 49	508 75	579 46	653 98	732 74	816 23	905 07	1,000
48	440 92	508 03	578 62	653 07	731 83	815 44	904 56	1,000
49	440 25	507 21	577 68	652 04	730 80	814 54	903 98	1,000
50	439 50	506 29	576 61	650 89	729 65	813 54	903 33	1,000
51	438 67	505 27	575 43	649 61	728 37	812 42	902 61	1,000
52	437 73	504 12	574 20	648 18	726 95	811 19	901 81	1,000
53	436 70	502 86	572 64	646 60	725 38	809 81	900 92	1,000
54	435 55	501 45	571 03	644 85	723 64	808 28	899 92	1,000
55	434 30	499 92	569 26	642 93	721 71	806 59	898 82	1,000
56	432 93	498 13	567 32	640 81	719 59	804 72	897 59	1,000
57	431 45	496 42	565 19	638 49	717 24	802 64	896 23	1,000
58	429 82	494 42	562 85	635 92	714 65	800 35	894 72	1,000
59	428 07	492 23	560 28	633 09	711 78	797 79	893 05	1,000
60	426 13	489 80	557 43	629 94	708 58	794 96	891 19	1,000
61	423 97	487 01	554 25	626 43	705 03	791 83	889 14	1,000
62	421 56	484 08	550 69	622 53	701 11	788 38	886 88	1,000
63	418 84	481 69	546 73	618 23	696 81	784 59	884 39	1,000
64	415 77	476 92	542 41	613 57	692 15	780 47	881 64	1,000
65	412 38	472 85	537 77	608 59	687 16	776 01	878 62	1,000

Net Premiums and Reserve Values per $1,000.

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF										
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
20	$18.73	$11.76	$24.04	$36.87	$50.26	$64.25	$78.87	$94.14	110.08	126.75	144.15	162.33
21	19.05	12.05	24.63	37.76	51.48	65.81	80.78	96.41	112.74	129.80	147.61	166.23
22	19.38	12.34	25.23	38.69	52.75	67.43	82.76	98.78	115.50	132.97	151.22	170.23
23	19.72	12.65	25.87	39.67	54.08	69.12	84.83	101.24	118.37	136.27	154.95	174.47
24	20.08	12.98	26.53	40.68	55.45	70.88	86.98	103.79	121.35	139.68	158.82	178.81
25	20.46	13.32	27.22	41.73	56.88	72.69	89.20	106.44	124.44	143.22	162.83	183.32
26	20.85	13.66	27.93	42.82	58.36	74.57	91.51	109.19	127.63	146.89	166.99	187.98
27	21.26	14.03	28.67	43.95	59.89	76.54	93.91	112.30	130.94	150.69	171.30	192.80
28	21.68	14.41	29.44	45.12	61 49	78.57	96.38	114.98	134.38	154.63	175.75	197.79
29	22.13	14.79	30.23	46.34	63.14	80.67	98.95	118.03	137.93	158.70	180.35	202.94
30	22.59	15.20	31.06	47.60	64.85	82.85	101.62	121.20	141.61	162.90	185.10	208.25
31	23.08	15.61	31.92	48.91	66.63	85.11	104.38	124 47	145.41	167.25	190.01	213.74
32	23.59	16.07	32.81	50.26	68.47	87.45	107.23	127.85	149.34	171.73	195.07	219.40
33	24.12	16.51	33.72	51.67	70.37	89.87	110.17	131.33	153.38	176.36	200.29	225.24
34	24.67	16.98	34.69	53.13	72.35	92.37	113.22	134.94	157.57	181.13	205.69	231.25
35	25.26	17.48	35.68	54.64	74.39	94.95	116.36	138.66	161.88	186.07	211.23	237.44
36	25.87	17.98	36.70	56.19	76.49	97.61	119.61	142.50	166.34	191.13	216.94	243.77
37	26.51	18.50	37.76	57.80	78.66	100.37	122.96	146.47	170.92	196.35	222.79	250.27
38	27.18	19.04	38.85	59.46	80.91	103.22	126.42	150.51	175.64	201;70	228.70	256.90
39	27.86	19.60	39.98	61.19	83.24	106.17	130.00	154.76	180.48	207.18	234.90	263.65
40	28.63	20.18	41.16	62.98	85.65	109.21	133.68	159.07	185.43	212.78	241.12	270.48
41	29.41	20.79	42.39	64.84	88.14	112.34	137.45	163.50	190.50	218.46	247.42	277.39
42	30.24	21.41	43.66	66.74	90.70	115.55	141.31	168.00	195.63	224.21	253.77	284.35
43	31.11	22.07	44.96	68.71	93.33	118.84	145.25	172.57	200.81	230.00	260.16	291.35
44	32.03	22.73	46.30	70.72	96.01	122.18	149.23	177.17	206.02	235.81	266.57	298.34
45	33.01	23.42	47.68	72.78	98.74	125.56	153.24	181.79	211.25	241.64	272.99	305.33
46	34.04	24.12	49.07	74.87	101.49	128.94	157.25	186.42	216.48	247.45	279.37	312.27
47	35.14	24.84	50.50	76.97	104.25	132.34	161.27	190.06	221.70	253.25	285.72	319.17
48	36.31	25.57	51.92	79.07	107.00	135.74	165.29	195.67	226.90	259.00	292.01	325.99
49	37.55	26.29	53.34	81.16	109.75	139.13	169.29	200.26	232.05	264.69	298.23	332.71
50	38.87	27.01	54.77	83.27	112.52	142.53	173.30	204.84	237.17	270.34	304.38	339.34
51	40.27	27.74	56.21	85.40	115.30	145.93	177.29	209.39	242.27	275.94	310.45	345.85
52	41.76	28.48	57.67	87.53	118.09	149.33	181.27	213.93	247.31	281.46	316.41	352.22
53	43.36	29.24	59.13	89.69	120.89	152.74	185.25	218.43	252.31	286.90	322.26	358.46
54	45.06	29.99	60.61	91.84	123.68	156.14	189.21	222.90	257.23	292.24	337.98	364.54
55	46.89	30.76	62.11	94.02	126.50	159.55	193.15	227.33	262.09	297.49	333.58	370.41
56	48.84	31.53	63.61	96.21	129.33	162.95	197.07	231.70	266.87	302.62	338.99	376.07
57	50.93	32.32	65.14	98.42	132.16	166.33	200.95	236.02	271.57	307.61	344.22	381.46
58	53.18	33.12	66.68	100.64	134.98	169.70	204.80	240.28	276.14	312.44	349.23	386.60
59	55.59	33.93	68.22	102.85	137.80	173.05	208.60	244.43	280.58	317.07	353.97	391.39
60	58.18	34.74	69.78	105.07	140.61	176.38	212.33	248.49	284.86	321.48	358.43	395.83
61	60.98	35.56	71.34	107.31	143.43	179.66	215.99	252.43	288.96	325.66	362.58	399.89
62	63.99	36.39	72.93	109.56	146.22	182.90	219.58	256.83	292.89	329.59	366.45	403.60
63	67.24	37.25	74.54	111.80	149.00	186.11	223.07	259.91	296.63	333.31	370.12	407.35
64	70.75	38.11	76.14	114.03	151.75	189.23	226.47	263.44	300.20	336.89	373.73	411.03
65	74.54	38.96	77.72	116.25	154.44	192.30	229.76	266.86	303.72	340.51	377.48	414.87

Net Premiums and Reserve Values per $1,000.

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF									Reserve Values on Paid-up Life Policies per $1,000.			
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	Present Age.	Net Single Premium or Reserve.	Present Age.	Net Single Premium or Reserve.
20	181.34	201.19	221.93	243.61	266.26	289.94	314.68	340.54	367.58	20	247.77	60	590.46
21	185.68	205.99	227.21	249.39	272.57	296.78	322.08	348.53	376.17	21	251.85	61	603.49
22	190.18	210.97	232.70	255.39	279.10	303.87	329.75	356.79	385.06	22	256.08	62	616.56
23	194.85	216.14	238.37	261.60	285.86	311.20	337.67	365.34	394.25	23	260.47	63	629.63
24	199.69	221.49	244.25	268.02	292.85	318.78	345.87	374.17	403.75	24	265.04	64	642.69
25	204.70	227.02	250.33	274.66	300.07	326.61	354.33	383.29	413.56	25	269.99	65	655.70
26	209.88	232.74	256.61	281.52	307.54	334.70	363.07	392.70	423.66	26	274.74	66	668.63
27	215.24	238.66	263.10	288.61	315.24	343.05	372.08	402.40	434.06	27	279.87	67	681.45
28	220.78	244.76	269.80	295.92	323.20	351.65	381.37	412.38	444.76	28	285.21	68	694.14
29	226.49	251.07	276.71	303.47	331.39	360.52	390.91	422.63	455.74	29	290.75	69	706.65
30	232.40	257.58	283.85	311.24	339.82	369.62	400.71	433.15	466.99	30	296.51	70	718.96
31	238.49	264.29	291.19	319.24	348.48	378.97	410.76	443.91	478.48	31	302.50	71	731.05
32	244.77	271.20	298.75	327.45	357.37	388.55	421.03	454.89	490.21	32	308.71	72	742.89
33	251.23	278.30	306.50	335.88	366.47	398.31	431.51	466.09	502.15	33	315.17	73	754.51
34	257.88	285.60	314.45	344.49	375.75	408.29	442.17	477.48	514.31	34	321.86	74	765.92
35	264.70	293.07	322.59	353.28	385.21	418.42	453.01	489.05	526.65	35	328.81	75	777.16
36	271.69	300.71	330.87	362.21	394.80	428.72	464.00	500.78	539.15	36	336.02	76	788.27
37	278.83	308.48	339.28	371.28	404.53	439.12	475.12	512.65	551.81	37	343.50	77	799.26
38	286.09	316.37	347.81	380.46	414.38	449.65	486.36	524.63	564.59	38	351.24	78	810.14
39	293.46	324.37	356.44	389.73	424.31	460.26	497.68	536.70	577.48	39	359.27	79	820.91
40	300.91	332.45	365.15	399.07	434.30	470.93	509.07	548.86	590.46	40	367.57	80	831.55
41	308.43	340.59	373.90	408.46	444.34	481.64	520.49	561.05	603.49	41	376.17	81	841.99
42	316.00	348.75	382.69	417.86	454.38	492.36	531.93	573.26	616.56	42	385.06	82	852.23
43	323.58	356.94	391.46	427.25	464.41	503.05	543.34	585.45	629.63	43	394.25	83	862.33
44	331.16	365.10	400.21	436.61	474.39	513.70	554.70	597.60	642.69	44	403.75	84	872.37
45	338.72	373.22	408.92	445.90	484.30	524.25	565.97	609.68	655.70	45	413.56	85	882.41
46	346.22	381.28	417.53	455.09	494.08	534.69	577.12	621.66	668.63	46	423.66	86	892.35
47	353.65	389.24	426.04	464.15	503.73	544.97	588.13	633.49	681.45	47	434.06	87	902.01
48	360.99	397.09	434.40	473.04	513.20	550.08	598.94	645.15	694.14	48	444.76	88	911.17
49	368.21	404.79	442.59	481.75	522.46	564.95	609.52	656,59	706.65	49	455.74	89	919.82
50	375.29	412.33	450.60	490.25	531.47	574.56	619.85	667.78	718.96	50	466.99	90	928.18
51	382.23	419.70	458.40	498.49	540.21	583.87	629.86	678.69	731.05	51	478.48	91	936.40
52	389.01	426.87	465.95	506.45	548.64	592.84	639.53	689.28	742.89	52	490.21	92	944.08
53	395.61	433.81	473.23	515.00	556.70	601.44	648.82	699.53	754.51	53	502.15	93	950.36
54	401.99	440.47	480.19	521.38	564.37	609.60	657.69	709.44	765.92	54	514.31	94	956.26
55	408.12	446.85	486.80	528.25	571.59	617.32	666.15	719.03	777.16	55	526.65	95	961.54
56	413.98	452.88	493.01	534.67	578.32	624.56	674.21	728.32	788.27	56	539.15	96	1,000.00
57	419.52	458.54	498.77	540.60	584.56	631.35	681.88	737.34	799.26	57	551.81	..	.....
58	424.71	463.75	504.05	546.04	590.33	637.72	689.19	746.08	810.14	58	564.59	..	.....
59	429.49	468.51	508.85	551.01	595.68	643.69	699.16	754.56	820.91	59	577.48	..	.....
60	433.85	471.85	513.24	555.61	600.65	649.31	702.78	762.73	831.55	..	.....	..	.....
61	437.86	476.81	517.32	559.89	605.32	654.59	709.03	770.58	841.99	..	.....	..	.....
62	441.61	480.62	521.21	563.99	609.76	659.56	714.93	778.00	852.23	..	.....	..	.....
63	445.27	484.35	525.05	568.00	614.01	664.26	720.36	785.00	862.33	..	.....	..	.....
64	449.02	488.19	528.98	572.00	618.15	668.57	725.32	791.58	872.37	..	.....	..	.....
65	453.04	492.29	533.09	576.09	622.05	672.51	729.84	797.83	882.41				

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	Net Annual Premium.	RESERVES AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	$37.12	$31.04	$63.53	$97.55	$133.15	$170.44	$209.49	$250.38	$293.21	$338.07	$385.07
21	37.16	31.04	63.52	97.53	133.14	170.42	209.46	250.35	293.17	338.02	385.01
22	37.21	31.04	63.52	97.53	133.13	170.41	209.44	250.32	293.13	337.98	384.96
23	37.26	31.04	63.52	97.53	133.13	170.40	209.43	250.30	293.10	337.94	384.91
24	37.31	31.04	63.53	97.53	133.13	170.40	209.42	250.28	293.06	337.90	384.86
25	37.36	31.05	63.53	97.54	133.14	170.40	209.41	250.27	293.05	337.86	384.81
26	37.43	31.05	63.54	97.55	133.14	170.40	209.41	250.26	293.03	337.83	384.76
27	37.49	31.05	63.55	97.56	133.15	170.41	209.41	250.25	293.01	337.80	384.72
28	37.57	31.06	63.56	97.57	133.17	170.43	209.42	250.25	293.01	337.78	384.68
29	37.65	31.07	63.58	97.60	133.19	170.44	209.44	250.26	293.00	337.76	384.64
30	37.74	31.08	63.60	97.63	133.23	170.48	209.47	250.28	293.01	337.75	384.61
31	37.84	31.10	63.64	97.67	133.27	170.53	209.51	250.32	293.03	337.75	384.59
32	37.94	31.12	63.67	97.71	133.33	170.58	209.57	250.36	293.06	337.76	384.58
33	38.07	31.14	63.71	97.77	133.40	170.66	209.64	250.43	293.11	337.80	384.59
34	38.20	31.17	63.77	97.85	133.49	170.76	209.74	250.52	293.19	337.86	384.63
35	38.35	31.22	63.84	97.95	133.60	170.88	209.86	250.64	293.30	337.96	384.69
36	38.52	31.25	63.92	98.05	133.73	171.02	210.01	250.79	293.45	338.08	384.79
37	38.71	31.31	64.01	98.18	133.88	171.20	210.20	250.99	293.64	338.25	384.92
38	38.92	31.36	64.12	98.33	134.07	171.42	210.44	251.23	293.87	338.45	385.09
39	39.16	31.44	64.25	98.52	134.31	171.69	210.74	251.53	294.16	338.71	385.29
40	39.42	31.51	64.41	98.75	134.60	172.01	211.09	251.88	294.49	339.00	385.51
41	39.72	31.62	64.61	99.08	134.93	172.40	211.49	252.29	294.87	339.32	385.74
42	40.06	31.74	64.83	99.33	135.32	172.83	211.95	252.74	295.28	339.65	385.97
43	40.44	31.88	65.08	99.69	135.75	173.31	212.45	253.22	295.70	339.99	386.20
44	40.87	32.02	65.37	100.08	136.22	173.84	212.98	253.71	296.13	340.33	386.42
45	41.35	32.20	65.68	100.52	136.74	174.39	213.53	254.23	296.57	340.67	386.63
46	41.89	32.37	66.02	100.98	137.27	174.96	214.09	254.75	297.02	341.00	386.81
47	42.49	32.58	66.39	101.46	137.83	175.55	214.67	255.29	297.47	341.33	386.98
48	43.17	32.79	66.77	101.96	138.40	176.15	215.28	255.83	297.92	341.64	387.13
49	43.92	33.01	67.15	102.46	138.99	176.78	215.89	256.40	298.38	341.96	387.26
50	44.76	33.23	67.55	103.01	139.63	177.46	216.56	257.00	298.87	342.30	387.40
51	45.70	33.47	67.99	103.60	140.31	178.18	217.27	257.65	299.41	342.66	387.55
52	46.73	33.73	68.47	104.23	141.05	178.97	218.05	258.36	300.00	343.06	387.71
53	47.88	34.02	68.98	104.92	141.85	179.83	218.90	259.14	300.64	343.50	387.89
54	49.16	34.32	69.54	105.66	142.72	180.76	219.83	259.99	301.34	343.99	388.10
55	50.56	34.66	70.15	106.47	143.68	181.78	220.84	260.92	302.11	344.53	388.34
56	52.12	35.01	70.79	107.36	144.71	182.89	221.94	261.93	302.95	345.12	388.60
57	53.83	35.41	71.51	108.32	145.83	184.09	223.13	263.03	303.87	345.75	388.88
58	55.72	35.83	72.28	109.35	147.04	185.37	224.41	264.20	304.82	346.40	389.19
59	57.79	36.28	73.10	110.44	148.31	186.75	225.78	265.44	305.82	347.05	389.5[illegible]
60	60.07	36.76	73.97	111.61	149.68	188.22	227.21	266.73	306.85	347.68	389.9[illegible]

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	$434.31	$485.91	$539.99	$596.68	$656.12	$718.45	$783.83	$852.43	$924.42	$1,000.00
21	434.24	485.84	539.91	596.59	656.03	718.36	783.75	852.36	924.37	1,000.00
22	434.18	485.76	539.82	596.50	655.93	718.27	783.66	852.28	924.33	1,000.00
23	434.12	485.69	539.74	596.41	655.84	718.16	783.56	852.20	924.28	1,000.00
24	434.05	485.61	539.66	596.32	655.73	718.06	783.46	852.12	924.23	1,000.00
25	433.99	485.54	539.57	596.21	655.62	717.94	783.35	852.03	924.17	1,000.00
26	433.93	485.46	539.47	596.10	655.50	717.82	783.23	851.93	924.11	1,000.00
27	433.87	485.38	539.37	595.99	655.37	717.69	783.11	851.82	924.04	1,000.00
28	433.81	485.30	539.27	595.87	655.24	717.55	782.97	851.71	923.97	1,000.00
29	433.75	485.22	539.17	595.75	655.10	717.40	782.83	851.58	923.89	1,000.00
30	433.70	485.14	539.07	595.62	654.96	717.25	782.68	851.45	923.80	1,000.00
31	433.65	485.07	538.97	595.50	654.82	717.08	782.51	851.30	923.70	1,000.00
32	433.62	485.01	538.88	595.38	654.66	716.92	782.33	851.14	923.59	1,000.00
33	433.60	484.96	538.80	595.26	654.51	716.74	782.14	850.96	923.47	1,000.00
34	433.61	484.93	538.72	595.14	654.35	716.54	781.92	850.76	923.34	1,000.00
35	433.64	484.92	538.66	595.03	654.18	716.32	781.69	850.54	923.19	1,000.00
36	433.70	484.92	538.61	594.90	653.99	716.08	781.42	850.29	923.02	1,000.00
37	433.78	484.94	538.55	594.76	653.77	715.81	781.12	850.01	922.83	1,000.00
38	433.88	484.97	538.48	594.60	653.53	715.50	780.78	849.69	922.62	1,000.00
39	434.01	484.99	538.40	594.42	653.25	715.15	780.40	849.34	922.38	1,000.00
40	434.13	485.00	538.30	594.20	652.93	714.75	779.97	848.94	922.12	1,000.00
41	434.25	485.01	538.18	593.95	652.57	714.30	779.48	848.50	921.82	1,000.00
42	434.37	484.99	538.02	593.65	652.14	713.79	778.93	847.99	921.48	1,000.00
43	434.47	484.94	537.82	593.30	651.66	713.20	778.31	847.42	921.10	1,000.00
44	434.54	484.86	537.56	592.88	651.09	712.53	777.60	846.78	920.67	1,000.00
45	434.59	484.73	537.25	592.39	650.45	711.77	776.80	846.06	920.19	1,000.00
46	434.60	484.55	536.88	591.82	649.71	710.91	775.90	845.24	919.65	1,000.00
47	434.59	484.33	536.44	591.17	648.87	709.94	774.89	844.33	919.05	1,000.00
48	434.54	484.06	535.93	590.43	647.92	708.85	773.76	843.31	918.37	1,000.00
49	434.45	483.73	535.34	589.59	646.86	707.64	772.49	842.17	917.62	1,000.00
50	434.35	483.36	534.68	588.66	645.70	706.30	771.10	840.91	916.78	1,000.00
51	434.23	482.95	533.97	587.65	644.41	704.81	769.55	839.51	915.84	1,000.00
52	434.11	482.51	533.20	586.54	643.01	703.19	767.84	837.96	914.80	1,000.00
53	433.99	482.05	532.37	585.33	641.46	701.39	765.96	836.25	913.65	1,000.00
54	433.87	481.55	531.45	584.01	639.76	699.41	763.88	834.34	912.38	1,000.00
55	433.74	481.00	530.45	582.55	637.88	697.21	761.55	832.23	910.97	1,000.00
56	433.59	480.38	529.32	580.91	635.77	694.75	758.98	829.90	909.42	1,000.00
57	433.40	479.66	528.05	579.06	633.40	692.02	756.13	827.34	907.71	1,000.00
58	433.13	478.82	526.57	576.96	630.76	689.00	753.02	824.52	905.82	1,000.00
59	432.76	477.80	524.87	574.61	627.86	685.73	749.64	821.47	903.74	1,000.00
60	432.26	476.61	522.98	572.07	624.77	682.26	746.04	818.17	901.46	1,000.00

Amount of One Dollar at the end of any year from 1 to 45. Interest at the following rates, compounded annually.

Years.	2 per cent.	2½ per cent.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	6½ per cent.	7 per cent.
1	$1 020	$1 025	$1 030	$1 035	$1 040	$1 045	$1 050	$1 055	$1 060	$1 065	$1 070
2	1 040	1 051	1 061	1 071	1 082	1 092	1 103	1 113	1 124	1 134	1 145
3	1 061	1 077	1 093	1 109	1 125	1 141	1 158	1 174	1 191	1 208	1 225
4	1 082	1 104	1 126	1 148	1 170	1 193	1 216	1 239	1 262	1 286	1 311
5	1 104	1 131	1 159	1 188	1 217	1 246	1 276	1 307	1 338	1 370	1 403
6	1 126	1 160	1 194	1 229	1 265	1 302	1 340	1 379	1 419	1 459	1 501
7	1 149	1 189	1 230	1 272	1 316	1 361	1 407	1 455	1 504	1 554	1 606
8	1 172	1 218	1 267	1 317	1 369	1 422	1 477	1 535	1 594	1 655	1 718
9	1 195	1 249	1 305	1 363	1 423	1 486	1 551	1 619	1 689	1 763	1 838
10	1 219	1 280	1 344	1 411	1 480	1 553	1 629	1 708	1 791	1 877	1 967
11	1 243	1 312	1 384	1 460	1 539	1 623	1 710	1 802	1 898	1 999	2 105
12	1 268	1 345	1 426	1 511	1 601	1 696	1 796	1 901	2 012	2 129	2 252
13	1 294	1 379	1 469	1 564	1 665	1 772	1 886	2 006	2 133	2 267	2 410
14	1 319	1 413	1 513	1 619	1 732	1 852	1 980	2 116	2 261	2 415	2 579
15	1 346	1 448	1 558	1 675	1 801	1 935	2 079	2 232	2 397	2 572	2 759
16	1 373	1 485	1 605	1 734	1 873	2 022	2 183	2 355	2 540	2 739	2 952
17	1 400	1 522	1 653	1 795	1 948	2 113	2 292	2 485	2 693	2 917	3 159
18	1 428	1 560	1 702	1 857	2 026	2 208	2 407	2 621	2 854	3 107	3 380
19	1 457	1 599	1 754	1 923	2 107	2 308	2 527	2 766	3 026	3 309	3 617
20	1 486	1 639	1 806	1 990	2 191	2 412	2 653	2 918	3 207	3 524	3 870
21	1 516	1 680	1 860	2 059	2 279	2 520	2 786	3 078	3 400	3 753	4 141
22	1 546	1 722	1 916	2 132	2 370	2 634	2 925	3 248	3 604	3 997	4 430
23	1 577	1 765	1 974	2 206	2 465	2 752	3 072	3 426	3 820	4 256	4 741
24	1 608	1 809	2 033	2 282	2 563	2 876	3 225	3 615	4 049	4 533	5 072
25	1 641	1 854	2 094	2 363	2 666	3 005	3 386	3 813	4 292	4 828	5 427
26	1 673	1 900	2 157	2 446	2 772	3 141	3 556	4 023	4 549	5 141	5 807
27	1 707	1 948	2 221	2 532	2 883	3 282	3 733	4 244	4 822	5 476	6 214
28	1 741	1 997	2 288	2 620	2 999	3 430	3 920	4 478	5 112	5 832	6 649
29	1 776	2 046	2 357	2 712	3 119	3 584	4 116	4 724	5 418	6 211	7 114
30	1 811	2 098	2 427	2 807	3 243	3 745	4 322	4 984	5 743	6 614	7 612
31	1 848	2 150	2 500	2 905	3 373	3 914	4 538	5 258	6 088	7 044	8 145
32	1 885	2 204	2 575	3 007	3 508	4 090	4 765	5 547	6 453	7 502	8 715
33	1 922	2 259	2 652	3 112	3 648	4 274	5 003	5 852	6 841	7 990	9 325
34	1 961	2 315	2 732	3 221	3 794	4 466	5 253	6 174	7 251	8 509	9 978
35	2 000	2 373	2 814	3 334	3 946	4 667	5 516	6 514	7 686	9 062	10 677
36	2 040	2 433	2 898	3 450	4 104	4 877	5 792	6 872	8 147	9 651	11 424
37	2 081	2 493	2 985	3 571	4 268	5 097	6 081	7 250	8 636	10 279	12 224
38	2 122	2 556	3 075	3 696	4 439	5 326	6 385	7 649	9 154	10 947	13 079
39	2 165	2 620	3 167	3 825	4 616	5 566	6 705	8 069	9 704	11 658	13 995
40	2 208	2 685	3 262	3 959	4 801	5 816	7 040	8 513	10 286	12 416	14 974
41	2 252	2 752	3 360	4 098	4 993	6 078	7 392	8 982	10 903	13 223	16 023
42	2 297	2 821	3 461	4 241	5 193	6 352	7 762	9 476	11 557	14 083	17 144
43	2 343	2 892	3 565	4 390	5 401	6 637	8 150	9 997	12 250	14 998	18 344
44	2 390	2 964	3 671	4 543	5 617	6 936	8 557	10 547	12 985	15 973	19 628
45	2 438	3 038	3 782	4 702	5 841	7 248	8 985	11 127	13 765	17 011	21 002

To find the sum to which a given amount will increase at compound interest, at any of the rates per cent and number of years expressed in the above table: Multiply the given amount by the sum to which one dollar will increase at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

Present Value of One Dollar per Annum payable at the end of each year. Interest at the following rates, compounded annually.

Years.	2 per cent.	2½ per cent.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	6½ per cent.	7 per cent.
1	$ 980	$ 976	$ 971	$ 966	$ 962	$ 957	$ 952	$ 948	$ 943	$ 939	$ 935
2	1 942	1 927	1 913	1 900	1 886	1 873	1 859	1 846	1 833	1 821	1 808
3	2 884	2 856	2 829	2 802	2 775	2 749	2 723	2 698	2 673	2 648	2 624
4	3 808	3 762	3 717	3 673	3 630	3 588	3 546	3 505	3 465	3 426	3 387
5	4 714	4 646	4 580	4 515	4 452	4 390	4 329	4 270	4 212	4 156	4 100
6	5 601	5 508	5 417	5 329	5 242	5 158	5 076	4 996	4 917	4 841	4 767
7	6 472	6 349	6 230	6 115	6 002	5 893	5 786	5 683	5 582	5 485	5 389
8	7 326	7 170	7 020	6 874	6 733	6 596	6 463	6 335	6 210	6 089	5 971
9	8 162	7 971	7 786	7 608	7 435	7 269	7 108	6 952	6 802	6 656	6 515
10	8 983	8 752	8 530	8 317	8 111	7 913	7 722	7 538	7 360	7 189	7 024
11	9 787	9 514	9 253	9 002	8 760	8 529	8 306	8 093	7 887	7 689	7 499
12	10 575	10 258	9 954	9 663	9 385	9 119	8 863	8 619	8 384	8 159	7 943
13	11 348	10 983	10 635	10 303	9 986	9 683	9 394	9 117	8 853	8 600	8 358
14	12 106	11 691	11 296	10 921	10 563	10 223	9 899	9 590	9 295	9 014	8 745
15	12 849	12 381	11 938	11 517	11 118	10 740	10 380	10 038	9 712	9 403	9 108
16	13 578	13 055	12 561	12 094	11 652	11 234	10 838	10 462	10 106	9 768	9 447
17	14 292	13 712	13 166	12 651	12 166	11 707	11 274	10 865	10 477	10 111	9 763
18	14 992	14 353	13 754	13 190	12 659	12 160	11 690	11 246	10 828	10 432	10 059
19	15 679	14 979	14 324	13 710	13 134	12 593	12 085	11 608	11 158	10 735	10 336
20	16 351	15 589	14 877	14 212	13 590	13 008	12 462	11 950	11 470	11 019	10 594
21	17 011	16 185	15 415	14 698	14 029	13 405	12 821	12 275	11 764	11 285	10 836
22	17 658	16 765	15 937	15 167	14 451	13 784	13 163	12 583	12 042	11 535	11 061
23	18 292	17 332	16 444	15 620	14 857	14 148	13 489	12 875	12 303	11 770	11 272
24	18 914	17 885	16 936	16 058	15 247	14 495	13 799	13 152	12 550	11 991	11 469
25	19 524	18 424	17 413	16 482	15 622	14 828	14 094	13 414	12 783	12 198	11 654
26	20 121	18 951	17 877	16 890	15 983	15 147	14 375	13 663	13 003	12 392	11 826
27	20 707	19 464	18 327	17 285	16 330	15 451	14 643	13 898	13 211	12 575	11 987
28	21 281	19 965	18 764	17 667	16 663	15 743	14 898	14 121	13 406	12 746	12 137
29	21 844	20 454	19 188	18 036	16 984	16 022	15 141	14 333	13 591	12 907	12 278
30	22 397	20 930	19 600	18 392	17 292	16 289	15 372	14 534	13 765	13 059	12 409
31	22 938	21 395	20 000	18 736	17 588	16 544	15 593	14 724	13 929	13 201	12 532
32	23 468	21 849	20 389	19 069	17 874	16 789	15 803	14 904	14 084	13 334	12 647
33	23 989	22 292	20 766	19 390	18 148	17 023	16 003	15 075	14 230	13 459	12 754
34	24 499	22 724	21 132	19 701	18 411	17 247	16 193	15 237	14 368	13 577	12 854
35	24 999	23 145	21 487	20 001	18 665	17 461	16 374	15 391	14 498	13 687	12 948
36	25 489	23 556	21 832	20 291	18 908	17 666	16 547	15 536	14 621	13 791	13 035
37	25 970	23 957	22 167	20 571	19 143	17 862	16 711	15 674	14 737	13 888	13 117
38	26 441	24 349	22 493	20 841	19 368	18 050	16 868	15 805	14 846	13 979	13 198
39	26 903	24 730	22 808	21 103	19 584	18 230	17 017	15 929	14 949	14 065	13 265
40	27 356	25 103	23 115	21 355	19 793	18 402	17 159	16 046	15 046	14 146	13 332
41	27 799	25 466	23 412	21 599	19 993	18 566	17 294	16 157	15 138	14 221	13 394
42	28 235	25 821	23 701	21 835	20 186	18 724	17 423	16 263	15 225	14 292	13 452
43	28 662	26 166	23 982	22 063	20 371	18 874	17 546	16 363	15 306	14 359	13 507
44	29 080	26 504	24 254	22 283	20 549	19 018	17 663	16 458	15 383	14 421	13 558
45	29 490	26 833	24 519	22 495	20 720	19 156	17 774	16 548	15 456	14 480	13 606

NOTE.—To find the present value of $1 paid at the beginning of *each year*, subtract one from the number of years desired, find the value opposite such year in the above table, and add $1 to that amount.

Present Value of One Dollar due at the end of any year from 1 to 45. Interest at the following rates, compounded annually.

Years.	2 per cent.	2½ per cent.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	6½ per cent.	7 per cent.
1	$.9804	$.9756	$.9709	$.9662	$.9615	$.9569	$.9524	$.9479	$.9434	$.9390	$.9346
2	.9612	.9518	.9426	.9335	.9246	.9157	.9070	.8985	.8900	.8817	.8734
3	.9423	.9286	.9151	.9019	.8890	.8763	.8638	.8516	.8396	.8278	.8163
4	.9238	.9060	.8885	.8714	.8548	.8386	.8227	.8072	.7921	.7773	.7629
5	.9057	.8839	.8626	.8420	.8219	.8025	.7835	.7651	.7473	.7299	.7130
6	.8880	.8623	.8375	.8135	.7903	.7679	.7462	.7252	.7050	.6853	.6663
7	.8706	.8413	.8131	.7860	.7599	.7348	.7107	.6874	.6651	.6435	.6228
8	.8535	.8207	.7894	.7594	.7307	.7032	.6768	.6516	.6274	.6042	.5820
9	.8368	.8007	.7664	.7337	.7026	.6729	.6446	.6176	.5919	.5673	.5439
10	.8203	.7812	.7441	.7089	.6756	.6439	.6139	.5854	.5584	.5327	.5083
11	.8043	.7621	.7224	.6849	.6496	.6162	.5847	.5549	.5268	.5002	.4751
12	.7885	.7436	.7014	.6618	.6246	.5897	.5568	.5260	.4970	.4697	.4440
13	.7730	.7254	.6810	.6394	.6006	.5643	.5303	.4986	.4688	.4410	.4150
14	.7579	.7077	.6611	.6178	.5775	.5400	.5051	.4726	.4423	.4141	.3878
15	.7430	.6905	.6419	.5969	.5553	.5167	.4810	.4479	.4173	.3888	.3624
16	.7284	.6736	.6232	.5767	.5339	.4945	.4581	.4246	.3936	.3651	.3387
17	.7142	.6572	.6050	.5572	.5134	.4732	.4363	.4024	.3714	.3428	.3166
18	.7002	.6412	.5874	.5384	.4936	.4528	.4155	.3815	.3503	.3219	.2959
19	.6864	.6255	.5703	.5202	.4746	.4333	.3957	.3616	.3305	.3022	.2765
20	.6730	.6103	.5537	.5026	.4564	.4146	.3769	.3427	.3118	.2838	.2584
21	.6598	.5954	.5375	.4856	.4388	.3968	.3589	.3249	.2942	.2665	.2415
22	.6468	.5809	.5219	.4692	.4220	.3797	.3418	.3079	.2775	.2502	.2257
23	.6342	.5667	.5067	.4533	.4057	.3634	.3256	.2919	.2618	.2349	.2109
24	.6217	.5529	.4919	.4380	.3901	.3477	.3101	.2767	.2470	.2206	.1971
25	.6095	.5394	.4776	.4231	.3751	.3327	.2953	.2622	.2330	.2071	.1842
26	.5976	.5262	.4637	.4088	.3607	.3184	.2812	.2486	.2198	.1945	.1722
27	.5859	.5134	.4502	.3950	.3468	.3047	.2678	.2356	.2074	.1826	.1609
28	.5744	.5009	.4371	.3817	.3335	.2916	.2551	.2233	.1956	.1715	.1504
29	.5631	.4887	.4243	.3687	.3207	.2790	.2429	.2117	.1846	.1610	.1406
30	.5521	.4767	.4120	.3563	.3083	.2670	.2314	.2006	.1741	.1512	.1314
31	.5412	.4651	.4000	.3442	.2965	.2555	.2204	.1902	.1643	.1420	.1228
32	.5306	.4538	.3883	.3326	.2851	.2445	.2099	.1803	.1550	.1333	.1147
33	.5202	.4427	.3770	.3213	.2741	.2340	.1999	.1709	.1462	.1252	.1072
34	.5100	.4319	.3660	.3105	.2636	.2239	.1904	.1620	.1379	.1175	.1002
35	.5000	.4214	.3554	.3000	.2534	.2143	.1813	.1535	.1301	.1103	.0937
36	.4902	.4111	.3450	.2898	.2437	.2050	.1727	.1455	.1227	.1036	.0875
37	.4806	.4011	.3350	.2800	.2343	.1962	.1644	.1379	.1158	.0973	.0818
38	.4712	.3913	.3252	.2706	.2253	.1878	.1566	.1307	.1092	.0913	.0765
39	.4619	.3817	.3158	.2614	.2166	.1797	.1491	.1239	.1031	.0858	.0715
40	.4529	.3724	.3066	.2526	.2083	.1719	.1420	.1175	.0972	.0805	.0668
41	.4440	.3633	.2976	.2440	.2003	.1645	.1353	.1113	.0917	.0756	.0624
42	.4353	.3545	.2890	.2358	.1926	.1574	.1288	.1055	.0865	.0710	.0583
43	.4268	.3458	.2805	.2278	.1852	.1507	.1227	.1000	.0816	.0667	.0545
44	.4184	.3374	.2724	.2201	.1780	.1442	.1169	.0948	.0770	.0626	.0509
45	.4102	.3292	.2644	.2127	.1712	.1380	.1113	.0899	.0727	.0588	.0476

To find the present value of a given amount to be received at the end of any number of years not exceeding forty-five at any of the rates of compound discount expressed in the above table: Multiply the given amount by the present value of one dollar at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

Amount of One Dollar per annum paid in advance with Interest at the following rates, compounded annually.

Years.	2 per cent.	2½ per cent.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	6½ per cent.	7 per cent.
1	$1 020	$1 025	$1 030	$1 035	$1 040	$1 045	$1 050	$1 055	$1 060	$1 065	$1 070
2	2 060	2 076	2 091	2 106	2 122	2 137	2 153	2 168	2 184	2 199	2 215
3	3 122	3 153	3 184	3 215	3 246	3 278	3 310	3 342	3 375	3 407	3 440
4	4 204	4 256	4 309	4 362	4 416	4 471	4 526	4 581	4 637	4 694	4 751
5	5 308	5 388	5 468	5 550	5 633	5 717	5 802	5 888	5 975	6 064	6 153
6	6 434	6 547	6 662	6 779	6 898	7 019	7 142	7 267	7 394	7 523	7 654
7	7 583	7 736	7 892	8 052	8 214	8 380	8 549	8 722	8 897	9 077	9 260
8	8 755	8 955	9 159	9 369	9 583	9 802	10 027	10 256	10 491	10 732	10 978
9	9 950	10 203	10 464	10 731	11 006	11 288	11 578	11 875	12 181	12 494	12 816
10	11 169	11 483	11 808	12 142	12 486	12 841	13 207	13 584	13 972	14 371	14 784
11	12 412	12 796	13 192	13 602	14 026	14 464	14 917	15 386	15 870	16 371	16 888
12	13 680	14 140	14 618	15 113	15 627	16 160	16 713	17 287	17 882	18 500	19 141
13	14 974	15 519	16 086	16 677	17 292	17 932	18 599	19 293	20 015	20 768	21 550
14	16 293	16 932	17 599	18 296	19 024	19 784	20 579	21 409	22 276	23 182	24 129
15	17 639	18 380	19 157	19 971	20 825	21 719	22 657	23 641	24 673	25 754	26 888
16	19 012	19 865	20 762	21 705	22 698	23 742	24 840	25 996	27 213	28 493	29 840
17	20 412	21 386	22 414	23 500	24 645	25 855	27 132	28 481	29 906	31 410	32 999
18	21 841	22 946	24 117	25 357	26 671	28 064	29 539	31 103	32 760	34 517	36 379
19	23 297	24 545	25 870	27 280	28 778	30 371	32 066	33 868	35 786	37 825	39 995
20	24 783	26 183	27 676	29 269	30 969	32 783	34 719	36 786	38 993	41 350	43 865
21	26 299	27 863	29 537	31 329	33 248	35 303	37 505	39 864	42 392	45 102	48 006
22	27 845	29 584	31 453	33 460	35 618	37 937	40 430	43 112	45 996	49 098	52 436
23	29 422	31 349	33 426	35 667	38 083	40 689	43 502	46 538	49 816	53 355	57 177
24	31 030	33 158	35 459	37 950	40 646	43 565	46 727	50 153	53 865	57 888	62 249
25	32 671	35 012	37 553	40 313	43 312	46 571	50 113	53 966	58 156	62 715	67 676
26	34 344	36 912	39 710	42 759	46 084	49 711	53 669	57 989	62 706	67 857	73 484
27	36 051	38 860	41 931	45 291	48 968	52 993	57 403	62 234	67 528	73 333	79 698
28	37 792	40 856	44 219	47 911	51 966	56 423	61 323	66 711	72 640	79 164	86 347
29	39 568	42 903	46 575	50 623	55 085	60 007	65 439	71 435	78 058	85 375	93 461
30	41 379	45 000	49 003	53 430	58 328	63 752	69 761	76 419	83 802	91 989	101 073
31	43 227	47 150	51 503	56 335	61 701	67 666	74 299	81 678	89 890	99 034	109 218
32	45 112	49 354	54 078	59 341	65 210	71 756	79 064	87 225	96 343	106 536	117 933
33	47 034	51 613	56 730	62 453	68 858	76 030	84 067	93 077	103 184	114 526	127 259
34	48 994	53 928	59 462	65 674	72 652	80 497	89 320	99 251	110 435	123 035	137 237
35	50 994	56 301	62 276	69 008	76 598	85 164	94 836	105 765	118 121	132 097	147 913
36	53 034	58 734	65 174	72 458	80 702	90 041	100 628	112 637	126 268	141 748	159 337
37	55 115	61 227	68 159	76 029	84 970	95 138	106 710	119 887	134 904	152 027	171 561
38	57 237	63 783	71 234	79 725	89 409	100 464	113 095	127 536	144 058	162 974	184 640
39	59 402	66 403	74 401	83 550	94 026	106 030	119 800	135 606	153 762	174 632	198 635
40	61 610	69 088	77 663	87 510	98 827	111 147	126 840	144 119	164 048	187 048	213 610
41	63 862	71 840	81 023	91 607	103 820	117 915	134 232	153 100	174 951	200 271	229 632
42	66 159	74 661	84 484	95 849	109 012	124 276	141 993	162 576	186 508	214 354	246 777
43	68 503	77 552	88 048	100 238	114 413	130 914	150 143	172 573	198 758	229 352	265 121
44	70 893	80 516	91 720	104 782	120 029	137 850	158 700	183 119	211 744	245 325	284 749
45	73 331	83 554	95 501	109 484	125 871	145 098	167 685	194 246	225 508	262 336	305 752

To find the sum to which a given amount *per annum* will increase at compound interest at any of the rates, per cent and number of years expressed in the above table: Multiply the given amount per annum by the sum to which one dollar per annum will increase at the rate and for the umber of years required, marking off as many decimals from the product there are decimals in the multiplier and multiplicand.

Index Complete for the Thirtieth Annual Edition Life Insurance Manual Comprising 1216 Pages

JUNE, 1917

*Indicates new subject matter, or a change from preceding issue.

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(Continued)

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